BENEFIT PLAN

Prepared Exclusively For
New York University

Comprehensive Medical Plan

Aetna Life Insurance Company
Booklet-Certificate

This Booklet-Certificate is part of the Group Insurance Policy between Aetna Life Insurance Company and the Policyholder
Comprehensive Medical Plan

Booklet-certificate

Prepared exclusively for:
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Underwritten by Aetna Life & Casualty (Bermuda) Ltd.
Welcome

Thank you for choosing Aetna.

This is your booklet-certificate. It is one of three documents that together describe the benefits covered by your Aetna plan.

This booklet-certificate will tell you about your covered benefits – what they are and how you get them. If you become insured, this booklet-certificate becomes your certificate of coverage under the group policy, and it takes the place of all certificates describing similar coverage that were previously sent to you. The second document is the schedule of benefits. It tells you how we share expenses for eligible health services and tells you about limits – like when your plan covers only a certain number of visits.

The third document is the group policy between Aetna Life Insurance Company (“Aetna”) and the policyholder. Ask the policyholder if you have any questions about the group policy.

Oh, and each of these documents may have amendments attached to them. They change or add to the documents they’re part of.

Where to next? Flip through the table of contents or try the Let’s get started! section right after it. The Let’s get started! section gives you a thumbnail sketch of how your plan works. The more you understand, the more you can get out of your plan.

Welcome to your Aetna plan.
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Let’s get started!

Here are some basics. First things first – some notes on how we use words. Then we explain how your plan works so you can get the most out of your coverage. But for all the details – and this is very important – you need to read this entire booklet-certificate and the schedule of benefits. And if you need help or more information, we tell you how to reach us.

Some notes on how we use words
• When we say “you” and “your”, we mean both you and any covered dependents.
• When we say “us”, “we”, and “our”, we mean Aetna.
• Some words appear in bold type. We define them in the Glossary section.

Sometimes we use technical medical language that is familiar to medical providers.

What your plan does – providing covered benefits
Your plan provides covered benefits. These are eligible health services for which your plan has the obligation to pay.

This plan provides out of the United States (U.S.) medical, vision and pharmacy insurance coverage.

How your plan works – starting and stopping coverage
Your coverage under the plan has a start and an end. You start coverage after you complete the eligibility and enrollment process. To learn more see the Who the plan covers section.

Your coverage typically ends when you leave your job. Family members can lose coverage for many reasons. To learn more see the When coverage ends section.

Ending coverage under the plan doesn’t necessarily mean you lose coverage with us. See the Special coverage options after your plan coverage ends section.

How your plan works while you are covered
Your coverage:
• Helps you get and pay for a lot of – but not all – health care services. These are called eligible health services.

1. Eligible health services
   Doctor and hospital services are the foundation for many other services. You’ll probably find the preventive care, emergency services and urgent condition coverage especially important. But the plan won’t always cover the services you want. Sometimes it doesn’t cover health care services your doctor will want you to have.

   So what are eligible health services? They are health care services that meet these three requirements:
   • They are listed in the Eligible health services under your plan section.
   • They are not carved out in the What your plan doesn’t cover – some eligible health service exceptions section. (We refer to this section as the “exceptions” section.)
   • They are not beyond any limits in the schedule of benefits.
2. **Providers**

You can directly access doctors, hospitals and other health care providers for the care you need. You can find providers and see important information about them most easily on our online provider directory. Just log into your secure member website at www.aetnainternational.com.

You may choose a primary care physician (we call that doctor your PCP) to oversee your care. Your PCP will provide your routine care, and send you to other providers when you need specialized care.

For more information about the role of your PCP, see the *Who provides the care* section.

3. **Paying for eligible health services— the general requirements**

The general requirement for the plan to pay any part of the expense for an eligible health service is that the eligible health service is medically necessary.

You will find details on medical necessity requirements in the *Medical necessity* section.

4. **Paying for eligible health services— sharing the expense**

Generally your plan and you will share the expense of your eligible health services when you meet the general requirements for paying.

But sometimes your plan will pay the entire expense; and sometimes you will. For more information see the *What the plan pays and what you pay* section, and see the schedule of benefits.

5. **Disagreements**

We know that people sometimes see things differently.

The plan tells you how we will work through our differences. And if we still disagree, an independent group of experts called an “external review organization” or ERO for short, will make the final decision for us.

For more information see the *When you disagree - claim decisions and appeals procedures* section.

**How your plan works while you are covered outside the U.S.**

You also have coverage outside the U.S.

Your outside the U.S. coverage:
- Means you can get eligible health services outside the U.S. This includes preventive care and treatment for illness or injury. See the *Eligible health services under your plan* section.

You will find details on:
- Cost sharing in your schedule of benefits
- Reimbursement for care from providers outside the U.S. in the *General provisions – other things you should know* section
- Claim information in the *When you disagree - claim decisions and appeals procedures* section

If you have questions, comments or concerns about your coverage or benefits outside the U.S., you may contact us at: Aetna Life Insurance Company, Attn: Aetna International, 151 Farmington Avenue, Hartford, CT 06156

You may also use the toll free phone number on your ID card or visit our web site at www.aetnainternational.com.
How to contact us for help
We are here to answer your questions. You can contact us by logging onto your Aetna secure member website at www.aetnainternational.com.

Register for Aetna member website our secure internet access to reliable health information, tools and resources. Aetna member website online tools will make it easier for you to make informed decisions about your health care, view claims, research care and treatment options, and access information on health and wellness.

You can also contact us by:
- Calling Aetna Member Services at the toll-free number on your ID card
- Writing us at Aetna Life Insurance Company, 151 Farmington Ave, Hartford, CT 06156

Your member ID card
Your member ID card tells doctors, hospitals, and other providers that you are covered by this plan. Show your ID card each time you get health care from a provider to help them bill us correctly and help us better process their claims.

Remember, only you and your covered dependents can use your member ID card. If you misuse your card we may end your coverage.

We will mail you your ID card. If you haven’t received it before you need eligible health services, or if you’ve lost it, you can print a temporary ID card. Just log into your Aetna secure member website at www.aetnainternational.com.
Who the plan covers

You will find information in this section about:
• Who is eligible
• When you can join the plan
• Who can be on your plan (who can be your dependent)
• Adding new dependents
• Special times you and your dependents can join the plan

Who is eligible
The policyholder decides and tells us who is eligible for health care coverage.

When you can join the plan
As an employee you can enroll yourself and your dependents:
• Once each Calendar Year during the annual enrollment period
• At other special times during the year (see the Special times you and your dependents can join the plan section below)

If you do not enroll yourself and your dependents when you first qualify for health benefits, you may have to wait until the next annual enrollment period to join.

Who can be on your plan (who can be your dependent)
If your plan includes coverage for dependents, you can enroll the following family members on your plan. (They are referred to in this booklet-certificate as your “dependents”.)
• Your legal spouse
• Your domestic partner who meets the rules set by the policyholder and requirements under state law
• Your dependent children – your own or those of your spouse or domestic partner
  - The children must be under 26 years of age, and they include:
    o Biological children
    o Stepchildren
    o Legally adopted children, including any children placed with you for adoption
    o Foster children
    o Children you are responsible for under a qualified medical support order or court-order (whether or not the child resides with you)
    o Grandchildren in your court-ordered custody
    o Any other child with whom you have a parent-child relationship

You may continue coverage for a disabled child past the age limit shown above. See the Continuation of coverage for other reasons in the Special coverage options after your plan coverage ends section for more information.

Adding new dependents
You can add the following new dependents any time during the year:
• A spouse - If you marry, you can put your spouse on your plan.
  - We must receive your completed enrollment information not more than 31 days after the date of your marriage.
  - Ask the policyholder when benefits for your spouse will begin. It will be:
    o No later than the first day of the first calendar month after the date we receive your completed
• A domestic partner - If you enter a domestic partnership, you can enroll your domestic partner on your health plan.
  - We must receive your completed enrollment information not more than 31 days after the date you file a Declaration of Domestic Partnership, or not later than 31 days after you provide documentation required by the policyholder.
  - Ask the policyholder when benefits for your domestic partner will begin. It will be either on the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.
• A newborn child - Your newborn child is covered on your health plan for the first 31 days after birth.
  - To keep your newborn covered, we must receive your completed enrollment information within 31 days of birth.
  - You must still enroll the child within 31 days of birth even when coverage does not require payment of an additional premium contribution for the covered dependent.
  - If you miss this deadline, your newborn will not have health benefits after the first 31 days.
• An adopted child - A child that you, or that you and your spouse or domestic partner adopts is covered on your plan for the first 31 days after the adoption is complete.
  - To keep your adopted child covered, we must receive your completed enrollment information within 31 days after the adoption.
  - If you miss this deadline, your adopted child will not have health benefits after the first 31 days.
• A stepchild - You may put a child of your spouse or domestic partner on your plan.
  - You must complete your enrollment information and send it to us within 31 days after the date of your marriage or your Declaration of Domestic Partnership with your stepchild’s parent.
  - Ask the policyholder when benefits for your stepchild will begin. It is either on the date of your marriage or the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.

Notification of change in status
It is important that you notify us of any changes in your benefit status. This will help us effectively deliver your benefits. Please notify us as soon as possible of status changes such as:

• Change of address
• Change of covered dependent status
• Enrollment in Medicare or any other health plan of any covered dependent
Special times you and your dependents can join the plan

You can enroll in these situations:

- When you did not enroll in this plan before because:
  - You were covered by another health plan, and now that other coverage has ended
  - You had COBRA, and now that coverage has ended
- When a court orders that you cover a current spouse or domestic partner or a minor child on your health plan
- You or your dependents lose your eligibility for enrollment in Medicaid or an S-CHIP plan
- You or your dependents become eligible for State premium assistance under Medicaid or an S-CHIP plan for the payment of your premium contribution for coverage under this plan

We must receive your completed enrollment information within 31 days of the date of the event or date on which you no longer have the other coverage mentioned above. However, the completed enrollment form may be submitted within 60 days of the event when:

- You lose your eligibility for enrollment in Medicaid or an S-CHIP plan
- You become eligible for State premium assistance under Medicaid or an S-CHIP plan for the payment of your premium contribution for coverage under this plan

Effective date of coverage

Your coverage will be in effect as of the date you become eligible for health benefits.
Medical necessity requirements

The starting point for covered benefits under your plan is whether the services and supplies are eligible health services. See the Eligible health services under your plan and exceptions sections plus the schedule of benefits.

Your plan pays for its share of the expense for eligible health services only if the general requirements are met. They are:

- The eligible health service is medically necessary.

This section addresses the medical necessity requirements.

Medically necessary; medical necessity
As we said in the Let's get started! section, medical necessity is a requirement for you to receive a covered benefit under this plan.

The medical necessity requirements are stated in the Glossary section, where we define "medically necessary, medical necessity". That is where we also explain what our medical directors or their physician designees consider when determining if an eligible health service is medically necessary.

Our clinical policy bulletins explain our policy for specific services and supplies. We use these bulletins and other resources to help guide individualized coverage decisions under our plans. You can find the bulletins and other information at https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html.

Certain prescription drugs are covered under the medical plan when they are given to you by your doctor or health care facility. The following information applies to these prescription drugs:

For certain drugs, your provider needs to get approval from us before we will cover the drug. The requirement for getting approval in advance guides appropriate use of certain drugs and makes sure they are medically necessary.

Step therapy is a type of precertification where we require you to first try certain drugs to treat your medical condition before we will cover another drug for that condition.

Contact us or go online to get the most up-to-date precertification requirements and list of step therapy drugs.

Sometimes you or your provider may ask for a medical exception for drugs that are not covered or for which coverage was denied. You, someone who represents you or your provider can contact us. You will need to provide us with clinical documentation. Any exception granted is based upon an individual and is a case-by-case decision that will not apply to other members.
Eligible health services under your plan

The information in this section is the first step to understanding your plan's eligible health services.

Your plan covers many kinds of health care services and supplies, such as physician care and hospital stays. But sometimes those services are not covered at all or are covered only up to a limit.

For example,

- Physician care generally is covered but physician care for cosmetic surgery is never covered. This is an exception (exclusion).
- Home health care is generally covered but it is a covered benefit only up to a set number of visits a year. This is a limitation.

You can find out about these exceptions in the exceptions section, and about the limitations in the schedule of benefits.

We've grouped the health care services below to make it easier for you to find what you're looking for.

Important note:
Sex-specific eligible health services are covered when medically appropriate, regardless of identified gender.

Preventive care and wellness

This section describes the eligible health services and supplies available under your plan when you are well.

Important notes:
1. You will see references to the following recommendations and guidelines in this section:
   - Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention
   - United States Preventive Services Task Force
   - Health Resources and Services Administration
   - American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents

   These recommendations and guidelines may be updated periodically. When these are updated, they will be applied to this plan. The updates will be effective on the first day of the Calendar Year, one year after the updated recommendation or guideline is issued.

2. Diagnostic testing will not be covered under the preventive care benefit. For those tests, you will pay the cost sharing specific to eligible health services for diagnostic testing.

3. Gender-specific preventive care benefits include eligible health services described below regardless of the sex you were assigned at birth, your gender identity, or your recorded gender.

4. To learn what frequency and age limits apply to routine physical exams and routine cancer screenings, contact your physician or contact Member Services by logging on to your secure member website at www.aetnainternational.com or at the toll-free number on your ID card. This information can also be found at the www.HealthCare.gov website.
Routine physical exams

Eligible health services include office visits to your physician or other health professional for routine physical exams. This includes routine vision and hearing screenings given as part of the exam. A routine exam is a medical exam given by a physician for a reason other than to diagnose or treat a suspected or identified illness or injury, and also includes:

- Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force.
- Services as recommended in the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration guidelines for children and adolescents.
- Screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration. These services may include but are not limited to:
  - Screening and counseling services on topics such as:
    - Interpersonal and domestic violence
    - Sexually transmitted diseases
    - Human immune deficiency virus (HIV) infections
  - Screening for gestational diabetes for women
  - High risk human papillomavirus (HPV) DNA testing for women age 30 and older
- Radiological services, lab and other tests given in connection with the exam.
- For covered newborns, an initial hospital checkup.

Preventive care immunizations

Eligible health services include immunizations for infectious diseases recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

Your plan does not cover immunizations that are not considered preventive care, such as those required due to your employment or travel.

Well woman preventive visits

Eligible health services include your routine:

- Well woman preventive exam office visit to your physician, obstetrician (OB), gynecologist (GYN) or OB/GYN. This includes pap smears. Your plan covers the exams recommended by the Health Resources and Services Administration. A routine well woman preventive exam is a medical exam given for a reason other than to diagnose or treat a suspected or identified illness or injury.
- Preventive care breast cancer (BRCA) gene blood testing by a physician and lab.
- Preventive breast cancer genetic counseling provided by a genetic counselor to interpret the test results and evaluate treatment.
- Screening for diabetes after pregnancy for women with a history of diabetes during pregnancy.
- Screening for urinary incontinence.

Preventive screening and counseling services

Eligible health services include screening and counseling by your health professional for some conditions. These are obesity, misuse of alcohol and/or drugs, use of tobacco products, sexually transmitted infection counseling and genetic risk counseling for breast and ovarian cancer. Your plan will cover the services you get in an individual or group setting. Here is more detail about those benefits.
• **Obesity and/or healthy diet counseling**
  
  **Eligible health services** include the following screening and counseling services to aid in weight reduction due to obesity:
  - Preventive counseling visits and/or risk factor reduction intervention
  - Nutritional counseling
  - Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease

• **Misuse of alcohol and/or drugs**

  **Eligible health services** include the following screening and counseling services to help prevent or reduce the use of an alcohol agent or controlled substance:
  - Preventive counseling visits
  - Risk factor reduction intervention
  - A structured assessment

• **Use of tobacco products**

  **Eligible health services** include the following screening and counseling services to help you to stop the use of tobacco products:
  - Preventive counseling visits
  - Treatment visits
  - Class visits;
  - Tobacco cessation prescription and over-the-counter drugs
    - **Eligible health services** include FDA-approved prescription drugs and over-the-counter (OTC) drugs to help stop the use of tobacco products, when prescribed by a prescriber and the prescription is submitted to the pharmacist for processing.

  Tobacco product means a substance containing tobacco or nicotine such as:
  - Cigarettes
  - Cigars
  - Smoking tobacco
  - Snuff
  - Smokeless tobacco
  - Candy-like products that contain tobacco

• **Sexually transmitted infection counseling**

  **Eligible health services** include the counseling services to help you prevent or reduce sexually transmitted infections.

• **Genetic risk counseling for breast and ovarian cancer**

  **Eligible health services** include counseling and evaluation services to help you assess whether or not you are at increased risk for breast and ovarian cancer.
Routine cancer screenings

Eligible health services include the following routine cancer screenings:

- Mammograms
- Prostate specific antigen (PSA) tests
- Digital rectal exams
- Fecal occult blood tests
- Sigmoidoscopies
- Double contrast barium enemas (DCBE)
- Colonoscopies which includes removal of polyps performed during a screening procedure, and a pathology exam on any removed polyps
- Lung cancer screenings

These benefits will be subject to any age, family history and frequency guidelines that are:

- Evidence-based items or services that have in effect a rating of A or B in the recommendations of the United States Preventive Services Task Force
- Evidence-informed items or services provided in the comprehensive guidelines supported by the Health Resources and Services Administration

If you need a routine gynecological exam performed as part of a cancer screening, you may go directly to a provider who is an OB, GYN or OB/GYN.

Prenatal care

Eligible health services include your routine prenatal physical exams as preventive care, which is the initial and subsequent history and physical exam such as:

- Maternal weight
- Blood pressure
- Fetal heart rate check
- Fundal height

You can get this care at your physician's, OB's, GYN's, or OB/GYN's office.

Important note:
You should review the benefit under Eligible health services under your plan - Maternity and related newborn care and the exceptions sections of this booklet-certificate for more information on coverage for pregnancy expenses under this plan.

Comprehensive lactation support and counseling services

Eligible health services include comprehensive lactation support (assistance and training in breast feeding) and counseling services during pregnancy or at any time following delivery for breast feeding. Your plan will cover this when you get it in an individual or group setting. Your plan will cover this counseling only when you get it from a certified lactation support provider.

Breast feeding durable medical equipment

Eligible health services include renting or buying durable medical equipment you need to pump and store breast milk as follows:
Breast pump
Eligible health services include:

- Renting a hospital grade electric pump while your newborn child is confined in a hospital.
- The buying of:
  - An electric breast pump (non-hospital grade). Your plan will cover this cost once every three years, or
  - A manual breast pump. Your plan will cover this cost once per pregnancy.

If an electric breast pump was purchased within the previous three year period, the purchase of another electric breast pump will not be covered until a three year period has elapsed since the last purchase.

Breast pump supplies and accessories
Eligible health services include breast pump supplies and accessories. These are limited to only one purchase per pregnancy in any year where a covered female would not qualify for the purchase of a new pump.

Coverage for the purchase of breast pump equipment is limited to one item of equipment, for the same or similar purpose, and the accessories and supplies needed to operate the item. You are responsible for the entire cost of any additional pieces of the same or similar equipment you purchase or rent for personal convenience or mobility.

Family planning services – female contraceptives
Eligible health services include family planning services such as:

Counseling services
Eligible health services include counseling services provided by a physician, OB, GYN, or OB/GYN on contraceptive methods. These will be covered when you get them in either a group or individual setting.

Devices
Eligible health services include contraceptive devices (including any related services or supplies) when they are provided by, administered or removed by a physician during an office visit.

Voluntary sterilization
Eligible health services include charges billed separately by the provider for female voluntary sterilization procedures and related services and supplies. This also could include tubal ligation and sterilization implants.

Important note:
See the following sections for more information:
- Family planning services - other
- Maternity and related newborn care
- Outpatient prescription drugs
- Treatment of basic infertility

Physicians and other health professionals

Physician services
Eligible health services include services by your physician to treat an illness or injury. You can get those services:

- At the physician’s office
- In your home
- In a hospital
- From any other inpatient or outpatient facility
• By way of telemedicine

Important note:
All in-person office visits covered with a behavioral health provider are also covered if you use telemedicine instead.

Telemedicine may have different cost sharing. See the schedule of benefits for more information.

Other services and supplies that your physician may provide:
- Allergy testing and allergy injections
- Radiological supplies, services, and tests

Physician surgical services
Eligible health services include the services of:
- The surgeon who performs your surgery
- Your surgeon who you visit before and after the surgery
- Another surgeon who you go to for a second opinion before the surgery

Hospital and other facility care

Hospital care
Eligible health services include inpatient and outpatient hospital care.

The types of hospital care services that are eligible for coverage include:
- Room and board charges up to the hospital’s semi-private room rate. Your plan will cover the extra expense of a private room when appropriate because of your medical condition.
- Services of physicians employed by the hospital.
- Operating and recovery rooms.
- Intensive or special care units of a hospital.
- Administration of blood and blood derivatives, but not the expense of the blood or blood product.
- Radiation therapy.
- Cognitive rehabilitation.
- Speech therapy, physical therapy and occupational therapy.
- Oxygen and oxygen therapy.
- Radiological services, laboratory testing and diagnostic services.
- Medications.
- Intravenous (IV) preparations.
- Discharge planning.
- Services and supplies provided by the outpatient department of a hospital.
Alternatives to hospital stays

Outpatient surgery and physician surgical services

Eligible health services include services provided and supplies used in connection with outpatient surgery performed in a surgery center or a hospital’s outpatient department.

Important note:
Some surgeries can be done safely in a physician’s office. For those surgeries, your plan will pay only for physician services and not for a separate fee for facilities.

Home health care

Eligible health services include home health care provided by a home health care agency in the home, but only when all of the following criteria are met:

- You are homebound.
- Your physician orders them.
- The services take the place of your needing to stay in a hospital or a skilled nursing facility, or needing to receive the same services outside your home.
- The services are a part of a home health care plan.
- The services are skilled nursing services, home health aide services or medical social services, or are short-term speech, physical or occupational therapy.
- If you are discharged from a hospital or skilled nursing facility after a stay, the intermittent requirement may be waived to allow coverage for continuous skilled nursing services. See the schedule of benefits for more information on the intermittent requirement.
- Home health aide services are provided under the supervision of a registered nurse.
- Medical social services are provided by or supervised by a physician or social worker.

Short-term physical, speech and occupational therapy provided in the home are subject to the conditions and limitations imposed on therapy provided outside the home. See the Short-term rehabilitation services and Habilitation therapy services sections and the schedule of benefits.

Home health care services do not include custodial care.

Hospice care

Eligible health services include inpatient and outpatient hospice care when given as part of a hospice care program.

The types of hospice care services that are eligible for coverage include:

- Room and board
- Services and supplies furnished to you on an inpatient or outpatient basis
- Services by a hospice care agency or hospice care provided in a hospital

Hospice care services provided by the providers below may be covered, even if the providers are not an employee of the hospice care agency responsible for your care:

- A physician for consultation or case management
- A physical or occupational therapist
A home health care agency for:
- Physical and occupational therapy
- Medical supplies
- Outpatient prescription drugs
- Psychological counseling
- Dietary counseling

Outpatient private duty nursing
Eligible health services include private duty nursing care provided by an R.N. or L.P.N. for non-hospitalized acute illness or injury if your condition requires skilled nursing care and visiting nursing care is not adequate.

Skilled nursing facility
Eligible health services include inpatient skilled nursing facility care.

The types of skilled nursing facility care services that are eligible for coverage include:
- Room and board, up to the semi-private room rate
- Services and supplies that are provided during your stay in a skilled nursing facility

Emergency services and urgent care
Eligible health services include services and supplies for the treatment of an emergency medical condition or an urgent condition.

Your coverage for emergency services and urgent care from providers ends when Aetna and the attending physician determine that you are medically able to travel or to be transported to a provider if you need more care.

In case of a medical emergency
When you experience an emergency medical condition, you should go to the nearest emergency room. You can also dial 911 or your local emergency response service for medical and ambulance assistance. If possible, call your physician but only if a delay will not harm your health.

Non-emergency condition
If you go to an emergency room for what is not an emergency medical condition, the plan may not cover your expenses. See the schedule of benefits and the exception - Emergency services and urgent care sections for specific plan details.

In case of an urgent condition
Urgent condition
If you need care for an urgent condition, you should first seek care through your physician. If your physician is not reasonably available to provide services, you may access urgent care from an urgent care facility.

Non-urgent care
If you go to an urgent care facility for what is not an urgent condition, the plan may not cover your expenses. See the exception -Emergency services and urgent care sections and the schedule of benefits for specific plan details.
Specific conditions

**Autism spectrum disorder**
Autism spectrum disorder is defined in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM) of the American Psychiatric Association.

Eligible health services include the services and supplies provided by a physician or behavioral health provider for the diagnosis and treatment of autism spectrum disorder. We will only cover this treatment if a physician or behavioral health provider orders it as part of a treatment plan.

We will cover certain early intensive behavioral interventions such as applied behavior analysis. Applied behavior analysis is an educational service that is the process of applying interventions:
- That systematically change behavior, and
- That is responsible for observable improvements in behavior.

**Important note:**
Applied behavior analysis requires precertification by Aetna. The network provider is responsible for obtaining precertification. You are responsible for obtaining precertification if you are using an out-of-network provider.

**Birthing center**
Eligible health services include prenatal and postpartum care and obstetrical services from your provider. After your child is born, eligible health services include:
- 48 hours of care in a birthing center after a vaginal delivery
- 96 hours of care in a birthing center after a cesarean delivery

A birthing center is a facility specifically licensed as a freestanding birthing center by applicable state and federal laws to provide prenatal care, delivery and immediate postpartum care.

**Family planning services – other**
Eligible health services include certain family planning services provided by your physician such as:
- Voluntary sterilization for males
- Abortion

**Maternity and related newborn care**
Eligible health services include prenatal and postpartum care and obstetrical services. After your child is born, eligible health services include:
- 48 hours of inpatient care in a hospital after a vaginal delivery
- 96 hours of inpatient care in a hospital after a cesarean delivery
- A shorter stay, if the attending physician, with the consent of the mother, discharges the mother or newborn earlier
- The mother could be discharged earlier. If so, the plan will pay for 1 post-delivery visit by a health care provider.

Coverage also includes the services and supplies needed for circumcision by a provider.
Mental health treatment
Eligible health services include the treatment of mental disorders provided by a hospital, psychiatric hospital, residential treatment facility, physician or behavioral health provider as follows:

- **Inpatient room and board** at the semi-private room rate, and other services and supplies related to your condition that are provided during your stay in a hospital, psychiatric hospital, or residential treatment facility

- Outpatient treatment received while not confined as an inpatient in a hospital, psychiatric hospital or residential treatment facility, including:
  - Office visits to a physician or behavioral health provider such as a psychiatrist, psychologist, social worker, or licensed professional counselor (includes telemedicine consultation)
  - Individual, group and family therapies for the treatment of mental health
  - Other outpatient mental health treatment such as:
    - Partial hospitalization treatment provided in a facility or program for mental health treatment provided under the direction of a physician
    - Intensive outpatient program provided in a facility or program for mental health treatment provided under the direction of a physician
    - Skilled behavioral health services provided in the home, but only when all the following criteria are met:
      - You are homebound
      - Your physician orders them
      - The services take the place of a stay in a hospital or a residential treatment facility, or you are unable to receive the same services outside your home
      - The skilled behavioral health care is appropriate for the active treatment of a condition, illness or disease to avoid placing you at risk for serious complications
    - Electro-convulsive therapy (ECT)
    - Transcranial magnetic stimulation (TMS)
    - Psychological testing
    - Neuropsychological testing
    - 23 hour observation
    - Peer counseling support by a peer support specialist
      - A peer support specialist serves as a role model, mentor, coach, and advocate. They must be certified by the state where the services are provided or a private certifying organization recognized by us. Peer support must be supervised by a behavioral health provider.

Substance related disorders treatment
Eligible health services include the treatment of substance abuse provided by a hospital, psychiatric hospital, residential treatment facility, physician or behavioral health provider as follows:

- **Inpatient room and board** at the semi-private room rate, and other services and supplies that are provided during your stay in a hospital, psychiatric hospital or residential treatment facility. Treatment of substance abuse in a general medical hospital is only covered if you are admitted to the hospital’s separate substance abuse section or unit, unless you are admitted for the treatment of medical complications of substance abuse.

  As used here, “medical complications” include, but are not limited to, electrolyte imbalances, malnutrition, cirrhosis of the liver, delirium tremens and hepatitis.

- Outpatient treatment received while not confined as an inpatient in a hospital, psychiatric hospital or residential treatment facility, including:
  - Office visits to a physician or behavioral health provider such as a psychiatrist, psychologist, social worker, or licensed professional counselor (includes telemedicine consultation)
  - Individual, group and family therapies for the treatment of substance abuse
- Other outpatient substance abuse treatment such as:
  o Outpatient detoxification
  o Partial hospitalization treatment provided in a facility or program for treatment of substance abuse provided under the direction of a physician
  o Intensive outpatient program provided in a facility or program for treatment of substance abuse provided under the direction of a physician
  o Ambulatory detoxification which are outpatient services that monitor withdrawal from alcohol or other substance abuse, including administration of medications
  o Treatment of withdrawal symptoms
  o 23 hour observation
  o Peer counseling support by a peer support specialist
    ▪ A peer support specialist serves as a role model, mentor, coach, and advocate. They must be certified by the state where the services are provided or a private certifying organization recognized by us. Peer support must be supervised by a behavioral health provider.

Oral and maxillofacial treatment (mouth, jaws and teeth)

Eligible health services include the following oral and maxillofacial treatment (mouth, jaws and teeth) provided by a physician, a dentist and hospital:

- Non-surgical treatment of infections or diseases.
- Surgery needed to:
  - Treat a fracture, dislocation, or wound.
  - Cut out cysts, tumors, or other diseased tissues.
  - Cut into gums and tissues of the mouth. This is only covered when not done in connection with the removal, replacement or repair of teeth.
  - Alter the jaw, jaw joints, or bite relationships by a cutting procedure when appliance therapy alone cannot result in functional improvement.
- Hospital services and supplies received for a stay required because of your condition.
- Dental work, surgery and orthodontic treatment needed to remove, repair, restore or reposition:
  - Natural teeth damaged, lost, or removed. Your teeth must be free from decay or in good repair, and are firmly attached to your jaw bone at the time of your injury.
  - Other body tissues of the mouth fractured or cut due to injury.
- Crowns, dentures, bridges, or in-mouth appliances only for:
  - The first denture or fixed bridgework to replace lost teeth.
  - The first crown needed to repair each damaged tooth.
  - An in-mouth appliance used in the first course of orthodontic treatment after an injury.
- Accidental injuries and other trauma. Oral surgery and related dental services to return sound natural teeth to their pre-trauma functional state. These services must take place no later than 24 months after the injury.
  - Sound natural teeth are teeth that were stable, functional, and free from decay and advanced periodontal disease at the time of the trauma.
  - If a child needs oral surgery as the result of accidental injury or trauma, surgery may be postponed until a certain level of growth has been achieved.

Reconstructive surgery and supplies

Eligible health services include all stages of reconstructive surgery by your provider and related supplies provided in an inpatient or outpatient setting only in the following circumstances:

- Your surgery reconstructs the breast where a necessary mastectomy was performed, such as an implant and areolar reconstruction. It also includes surgery on a healthy breast to make it symmetrical with the reconstructed breast, treatment of physical complications of all stages of the mastectomy, including lymphedema and prostheses.
- Your surgery is to implant or attach a covered prosthetic device.
• Your surgery corrects a gross anatomical defect present at birth. The surgery will be covered if:
  - The defect results in severe facial disfigurement or major functional impairment of a body part.
  - The purpose of the surgery is to improve function.

• Your surgery is needed because treatment of your illness resulted in severe facial disfigurement or major functional impairment of a body part, and your surgery will improve function.

Transplant services
Eligible health services include transplant services provided by a physician and hospital.

This includes the following transplant types:
- Solid organ
- Hematopoietic stem cell
- Bone marrow
- CAR-T and T Cell receptor therapy for FDA-approved treatments

Network of transplant facilities
We designate facilities to provide specific services or procedures. They are listed as Institutes of Excellence™ (IOE) facilities in your provider directory.

The amount you will pay for covered transplant services depends on where you get the care. Your cost share will be lower when you get transplant services from the IOE facility we designate to perform the transplant you need. You may also get transplant services at a non-IOE facility, but your cost share will be higher.

Important note:
- If there is no IOE facility for your transplant type in your network, the National Medical Excellence Program® (NME) will arrange for and coordinate your care at an IOE facility in another one of our networks. If you don’t get your transplant services at the IOE facility we designate, your cost share will be higher.
- Many pre and post transplant medical services, even routine ones, are related to and may affect the success of your transplant. While your transplant care is being coordinated by the National Medical Excellence Program® (NME), all medical services must be managed through the NME so that you receive the highest level of benefits at the appropriate facility. This is true even if the eligible health service is not directly related to your transplant.

Treatment of infertility
Basic infertility
Eligible health services include seeing a provider:
- To diagnose and evaluate the underlying medical cause of infertility.
- To do surgery to treat the underlying medical cause of infertility. Examples are endometriosis surgery or, for men, varicocele surgery.
Specific therapies and tests

Outpatient diagnostic testing

Diagnostic complex imaging services

Eligible health services include complex imaging services by a provider, including:

- Computed tomography (CT) scans
- Magnetic resonance imaging (MRI) including Magnetic resonance spectroscopy (MRS), Magnetic resonance venography (MRV) and Magnetic resonance angiogram (MRA)
- Nuclear medicine imaging including Positron emission tomography (PET) scans
- Other outpatient diagnostic imaging service where the billed charge exceeds $500

Complex imaging for preoperative testing is covered under this benefit.

Diagnostic lab work and radiological services

Eligible health services include diagnostic radiological services (other than diagnostic complex imaging), lab services, and pathology and other tests, but only when you get them from a licensed radiological facility or lab.

Chemotherapy

Eligible health services for chemotherapy depends on where treatment is received. In most cases, chemotherapy is covered as outpatient care. However, your hospital benefit covers the initial dose of chemotherapy after a cancer diagnosis during a hospital stay.

Outpatient infusion therapy

Eligible health services include infusion therapy you receive in an outpatient setting including but not limited to:

- A free-standing outpatient facility
- The outpatient department of a hospital
- A physician in the office
- A home care provider in your home

Infusion therapy is the parenteral (e.g. intravenous) administration of prescribed medications or solutions.

When Infusion therapy services and supplies are provided in your home, they will not count toward any applicable home health care maximums.

Outpatient radiation therapy

Eligible health services include the following radiology services provided by a health professional:

- Radiological services
- Gamma ray
- Accelerated particles
- Mesons
- Neutrons
- Radium
- Radioactive isotopes
Specialty prescription drugs

Eligible health services include specialty prescription drugs when they are:

- Purchased by your provider, and
- Injected or infused by your provider in an outpatient setting such as:
  - A free-standing outpatient facility
  - The outpatient department of a hospital
  - A physician in the office
  - A home care provider in your home
- And, listed on our specialty prescription drug list as covered under this booklet-certificate.

You can access the list of specialty prescription drugs by contacting Member Services by logging onto your Aetna secure member website at www.aetna.com or calling the number on your ID card to determine if coverage is under the outpatient prescription drug benefit or this certificate.

When injectable or infused services and supplies are provided in your home, they will not count toward any applicable home health care maximums.

Short-term cardiac and pulmonary rehabilitation services

Eligible health services include the cardiac and pulmonary rehabilitation services listed below.

Cardiac rehabilitation

Eligible health services include cardiac rehabilitation services you receive at a hospital, skilled nursing facility or physician’s office, but only if those services are part of a treatment plan determined by your risk level and ordered by your physician.

Pulmonary rehabilitation

Eligible health services include pulmonary rehabilitation services as part of your inpatient hospital stay if it is part of a treatment plan ordered by your physician.

A course of outpatient pulmonary rehabilitation may also be eligible for coverage if it is performed at a hospital, skilled nursing facility, or physician's office, is used to treat reversible pulmonary disease states, and is part of a treatment plan ordered by your physician.

Short-term rehabilitation services

Short-term rehabilitation services help you restore or develop skills and functioning for daily living. Eligible health services include short-term rehabilitation services your physician prescribes. The services have to be performed by:

- A licensed or certified physical, occupational or speech therapist
- A hospital, skilled nursing facility, or hospice facility
- A home health care agency
- A physician

Short-term rehabilitation services have to follow a specific treatment plan, ordered by your physician.

Outpatient cognitive rehabilitation, physical, occupational, and speech therapy

Eligible health services include:

- Physical therapy, but only if it is expected to significantly improve or restore physical functions lost as a result of an acute illness, injury or surgical procedure.
• Occupational therapy (except for vocational rehabilitation or employment counseling), but only if it is expected to:
  - Significantly improve, develop or restore physical functions you lost as a result of an acute illness, injury or surgical procedure, or
  - Relearn skills so you can significantly improve your ability to perform the activities of daily living on your own.

• Speech therapy, but only if it is expected to:
  - Significantly improve or restore the speech function or correct a speech impairment as a result of an acute illness, injury or surgical procedure, or
  - Improve delays in speech function development caused by a gross anatomical defect present at birth.

Speech function is the ability to express thoughts, speak words and form sentences. Speech impairment is difficulty with expressing one’s thoughts with spoken words.

• Cognitive rehabilitation associated with physical rehabilitation, but only when:
  - Your cognitive deficits are caused by neurologic impairment due to trauma, stroke, or encephalopathy and
  - The therapy is coordinated with us as part of a treatment plan intended to restore previous cognitive function.

Spinal manipulation
Eligible health services include spinal manipulation to correct a muscular or skeletal problem.

Your provider must establish or approve a treatment plan that details the treatment, and specifies frequency and duration.

Habilitation therapy services
Habilitation therapy services are services that help you keep, learn, or improve skills and functioning for daily living (e.g. therapy for a child who isn’t walking or talking at the expected age).

Eligible health services include habilitation therapy services your physician prescribes. The services have to be performed by:
• A licensed or certified physical, occupational or speech therapist
• A hospital, skilled nursing facility, or hospice facility
• A home health care agency
• A physician

Habilitation therapy services have to follow a specific treatment plan, ordered by your physician.

Outpatient physical, occupational, and speech therapy
Eligible health services include:
• Physical therapy (except for services provided in an educational or training setting), if it is expected to develop any impaired function.
• Occupational therapy (except for vocational rehabilitation or employment counseling), if it is expected to develop any impaired function.
• Speech therapy (except for services provided in an educational or training setting or to teach sign language) is covered provided the therapy is expected to develop speech function as a result of delayed development.
  (Speech function is the ability to express thoughts, speak words and form sentences).
Other services

**Acupuncture**

**Eligible health services** include the treatment by the use of acupuncture (manual or electroacupuncture) provided by your **physician**, if the service is performed:

- As a form of anesthesia in connection with a covered **surgical procedure** and
- To alleviate chronic pain or to treat:
  - Postoperative and chemotherapy-induced nausea and vomiting
  - Nausea of pregnancy
  - Postoperative dental pain
  - Temporomandibular disorders (TMD)
  - Migraine headache
  - Pain from osteoarthritis of the knee or hip (adjunctive therapy).

**Ambulance service**

**Eligible health services** include transport by professional ground **ambulance** services:

- To the first **hospital** to provide **emergency services**.
- From one **hospital** to another **hospital** if the first **hospital** cannot provide the **emergency services** you need.
- From a **hospital** to your home or to another facility if an **ambulance** is the only safe way to transport you.
- From your home to a **hospital** if an **ambulance** is the only safe way to transport you. Transport is limited to 100 miles.

Your plan also covers transportation to a **hospital** by professional air or water **ambulance** when:

- Professional ground **ambulance** transportation is not available.
- Your condition is unstable, and requires medical supervision and rapid transport.
- You are travelling from one **hospital** to another and
  - The first **hospital** cannot provide the **emergency services** you need, and
  - The two conditions above are met.

**Clinical trial therapies (experimental or investigational)**

**Eligible health services** include **experimental or investigational** drugs, devices, treatments or procedures from a **provider** under an “approved clinical trial” only when you have cancer or terminal illnesses and all of the following conditions are met:

- Standard therapies have not been effective or are not appropriate.
- We determine based on published, peer-reviewed scientific evidence that you may benefit from the treatment.

An "approved clinical trial" is a clinical trial that meets all of these criteria:

- The FDA has approved the drug, device, treatment, or procedure to be investigated or has granted it investigational new drug (IND) or group c/treatment IND status. This requirement does not apply to procedures and treatments that do not require FDA approval.
- The clinical trial has been approved by an Institutional Review Board that will oversee the investigation.
- The clinical trial is sponsored by the National Cancer Institute (NCI) or similar federal organization.
- The trial conforms to standards of the NCI or other, applicable federal organization.
- The clinical trial takes place at an NCI-designated cancer center or takes place at more than one institution.
- You are treated in accordance with the protocols of that study.
Clinical trials (routine patient costs)

Eligible health services include "routine patient costs" incurred by you from a provider in connection with participation in an "approved clinical trial" as a “qualified individual” for cancer or other life-threatening disease or condition, as those terms are defined in the federal Public Health Service Act, Section 2709.

Durable medical equipment (DME)

Eligible health services include the expense of renting or buying DME and accessories you need to operate the item from a DME supplier. Your plan will cover either buying or renting the item, depending on which we think is more cost efficient. If you purchase DME, that purchase is only eligible for coverage if you need it for long-term use.

Coverage includes:

- One item of DME for the same or similar purpose.
- Repairing DME due to normal wear and tear. It does not cover repairs needed because of misuse or abuse.
- A new DME item you need because your physical condition has changed. It also covers buying a new DME item to replace one that was damaged due to normal wear and tear, if it would be cheaper than repairing it or renting a similar item.

Your plan only covers the same type of DME that Medicare covers. But there are some DME items Medicare covers that your plan does not. We list examples of those in the exceptions section.

Non-routine/non-preventive care hearing exams

Eligible health services for adults and children include charges for an audiometric hearing exam for evaluation and treatment of illness, injury or hearing loss, if the exam is performed by:

- A physician certified as an otolaryngologist or otologist
- An audiologist who is legally qualified in audiology; or holds a certificate of Clinical Competence in Audiology from the American Speech and Hearing Association (in the absence of any applicable licensing requirements); and who performs the exam at the written direction of a legally qualified otolaryngologist or otologist.

Nutritional supplements

Eligible health services include formula and low protein modified food products ordered by a physician for the treatment of phenylketonuria or an inherited disease of amino and organic acids.

For purposes of this benefit, “low protein modified food product” means foods that are specifically formulated to have less than one gram of protein per serving and are intended to be used under the direction of a physician for the dietary treatment of any inherited metabolic disease. Low protein modified food products do not include foods that are naturally low in protein.
Prosthetic devices

Eligible health services include the initial provision and subsequent replacement of a prosthetic device that your physician orders and administers.

Prosthetic device means:
- A device that temporarily or permanently replaces all or part of an external body part lost or impaired as a result of illness or injury or congenital defects.

Coverage includes:
- Repairing or replacing the original device you outgrow or that is no longer appropriate because your physical condition changed
- Replacements required by ordinary wear and tear or damage
- Instruction and other services (such as attachment or insertion) so you can properly use the device

Vision care

Routine vision exams

Eligible health services include a routine vision exam provided by an ophthalmologist or optometrist. The exam will include refraction and glaucoma testing.
Outpatient prescription drugs Outside the U.S.
Eligible health services include outpatient prescription drugs when prescribed in writing by a prescriber to treat an illness or injury and dispensed by a pharmacy.

What your plan doesn’t cover – some eligible health service exceptions

We already told you about the many health care services and supplies that are eligible for coverage under your plan in the Eligible health services under your plan section. And we told you there, that some of those health care services and supplies have exceptions (exclusions). For example, physician care is an eligible health service but physician care for cosmetic surgery is never covered. This is an exception (exclusion).

In this section we tell you about the exceptions. We've grouped them to make it easier for you to find what you want.

- Under "General exceptions" we've explained what general services and supplies are not covered under the entire plan.
- Below the general exceptions, in “Exceptions under specific types of care,” we've explained what services and supplies are exceptions under specific types of care or conditions.

Please look under both categories to make sure you understand what exceptions may apply in your situation.

And just a reminder, you'll find coverage limitations in the schedule of benefits.

General exceptions

Blood, blood plasma, synthetic blood, blood derivatives or substitutes
Examples of these are:
- The provision of blood to the hospital, other than blood derived clotting factors.
- Any related services including processing, storage or replacement expenses.
- The services of blood donors, apheresis or plasmapheresis.

For autologous blood donations, only administration and processing expenses are covered.

Cosmetic services and plastic surgery
- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, whether or not for psychological or emotional reasons. This cosmetic services exclusion does not apply to surgery after an accidental injury when performed as soon as medically feasible. Injuries that occur during medical treatments are not considered accidental injuries, even if unplanned or unexpected.

Counseling
- Marriage, religious, family, career, social adjustment, pastoral, or financial counseling.

Court-ordered services and supplies
- Includes those court-ordered services and supplies, or those required as a condition of parole, probation, release or as a result of any legal proceeding.
Custodial care
Examples are:

• Routine patient care such as changing dressings, periodic turning and positioning in bed
• Administering oral medications
• Care of a stable tracheostomy (including intermittent suctioning)
• Care of a stable colostomy/ileostomy
• Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
• Care of a bladder catheter (including emptying/changing containers and clamping tubing)
• Watching or protecting you
• Respite care, adult (or child) day care, or convalescent care
• Institutional care. This includes room and board for rest cures, adult day care and convalescent care
• Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
• Any other services that a person without medical or paramedical training could be trained to perform
• Any service that can be performed by a person without any medical or paramedical training

Dental care except as covered in the Eligible health services under your plan Oral and maxillofacial treatment section.
Dental services related to:

• The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
• Dental services related to the gums
• Apicoectomy (dental root resection)
• Orthodontics
• Root canal treatment
• Soft tissue impactions
• Bony impacted teeth
• Alveolectomy
• Augmentation and vestibuloplasty treatment of periodontal disease
• False teeth
• Prosthetic restoration of dental implants
• Dental implants

This exclusion does not include bone fractures, removal of tumors, and odontogenic cysts

Early intensive behavioral interventions
Examples of those services are:

• Early intensive behavioral interventions (Denver, LEAP, TEACCH, Rutgers, floor time, Lovaas and similar programs) and other intensive educational interventions.

Educational services
Examples of those services are:

• Any service or supply for education, training or retraining services or testing.
• Special education, remedial education, wilderness treatment program, job training and job hardening programs

Examinations
Any health examinations needed:

• Because a third party requires the exam. Examples are, examinations to get or keep a job, or examinations required under a labor agreement or other contract.
• Because a law requires it.
• To buy insurance or to get or keep a license.
• To travel.
• To go to a school, camp, or sporting event, or to join in a sport or other recreational activity.

Experimental or investigational
• Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (experimental or investigational) or covered under clinical trials (routine patient costs). See the Eligible health services under your plan – Other services section.

Facility charges
For care, services or supplies provided in:
• Rest homes
• Assisted living facilities
• Similar institutions serving as a persons’ main residence or providing mainly custodial or rest care
• Health resorts
• Spas or sanitariums
• Infirmarys at schools, colleges, or camps

Foot care
• Services and supplies for:
  - The treatment of calluses, bunions, toenails, hammertoes, or fallen arches
  - The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
  - Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies
  - Routine pedicure services, such as routine cutting of nails, when there is no illness or injury in the nails

Growth/height care
• A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
• Surgical procedures, devices and growth hormones to stimulate growth

Hearing exams

Jaw joint disorder
• Non-surgical treatment of jaw joint disorder (TMJ)
• Jaw joint disorder treatment (TMJ) performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to TMJ

Maintenance care
• Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services. See the Eligible health services under your plan – Habilitation therapy services section.
Medical supplies – outpatient disposable

- Any outpatient disposable supply or device. Examples of these are:
  - Sheaths
  - Bags
  - Elastic garments
  - Support hose
  - Bandages
  - Bedpans
  - Syringes
  - Blood or urine testing supplies
  - Other home test kits
  - Splints
  - Neck braces
  - Compresses
  - Other devices not intended for reuse by another patient

Other primary payer

- Payment for a portion of the charge that Medicare or another party is responsible for as the primary payer.

Outpatient prescription or non-prescription drugs and medicines

- Outpatient prescription or non-prescription drugs and medicines provided by the policyholder or through a third party vendor contract with the policyholder.

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party.

Pregnancy charges

- Charges in connection with pregnancy care other than for complications of pregnancy and other covered expenses as specifically described in the Eligible health services under your plan section

Routine exams

- Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the Eligible health services under your plan section

Services provided by a family member

- Services provided by a spouse, domestic partner, parent, child, stepchild, brother, sister, in-law or any household member

Sexual dysfunction and enhancement

- Any treatment, prescription drug, service, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
  - Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
  - Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services
Strength and performance
• Services, devices and supplies such as drugs or preparations designed primarily for enhancing your:
  – Strength
  – Physical condition
  – Endurance
  – Physical performance

Telemedicine
• Services given when you are not present at the same time as the provider

Therapies and tests
• Full body CT scans
• Hair analysis
• Hypnosis and hypnotherapy
• Massage therapy, except when used as a physical therapy modality
• Sensory or auditory integration therapy

Tobacco cessation
• Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF). This also includes:
  - Counseling, except as specifically provided in the Eligible health services under your plan – Preventive care and wellness section
  - Hypnosis and other therapies
  - Medications, except as specifically provided in the Eligible health services under your plan – Outpatient prescription drugs section
  - Nicotine patches
  - Gum

Treatment in a federal, state, or governmental entity
• Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

Wilderness treatment programs
• Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
• Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting

Work related illness or injuries
• Coverage available to you under worker’s compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.
• A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers’ compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered “non-occupational” regardless of cause.
Additional exceptions for specific types of care

Preventive care and wellness

- Services for diagnosis or treatment of a suspected or identified illness or injury
- Exams given during your stay for medical care
- Services not given by or under a physician’s direction
- Psychiatric, psychological, personality or emotional testing or exams

Family planning services

- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA
- The reversal of voluntary sterilization procedures, including any related follow-up care
- Voluntary sterilization procedures that were not billed separately by the provider or were not the primary purpose of a confinement.

Physicians and other health professionals

There are no additional exceptions specific to physicians and other health professionals.

Hospital and other facility care

Alternatives to facility stays

Outpatient surgery and physician surgical services

- The services of any other physician who helps the operating physician
- A stay in a hospital (Hospital stays are covered in the Eligible health services under your plan – Hospital and other facility care section.)
- A separate facility charge for surgery performed in a physician’s office
- Services of another physician for the administration of a local anesthetic

Home health care

- Services for infusion therapy
- Services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities)
- Transportation
- Services or supplies provided to a minor or dependent adult when a family member or caregiver is not present

Hospice care

- Funeral arrangements
- Pastoral counseling
- Financial or legal counseling. This includes estate planning and the drafting of a will
- Homemaker or caretaker services. These are services which are not solely related to your care and may include:
  - Sitter or companion services for either you or other family members
  - Transportation
  - Maintenance of the house

Outpatient private duty nursing

(See home health care in the Eligible health services under your plan and Outpatient and inpatient skilled
nursing care sections regarding coverage of nursing services).

Specific conditions

Family planning services - other
- Reversal of voluntary sterilization procedures including related follow-up care
- Family planning services received while confined as an inpatient in a hospital or other facility

Maternity and related newborn care
- Any services and supplies related to births that take place in the home or in any other place not licensed to perform deliveries.

Mental health treatment
- Mental health services for the following categories (or equivalent terms as listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association):
  - Stay in a facility for treatment for dementia and amnesia without a behavioral disturbance that necessitates mental health treatment
  - Sexual deviations and disorders except for gender identity disorders
  - Tobacco use disorders, except as described in the Eligible health services under your plan – Preventive care and wellness section
  - Pathological gambling, kleptomania, pyromania
  - School and/or education service, including special education, remedial education, wilderness treatment programs, or any such related or similar programs
  - Services provided in conjunction with school, vocation, work or recreational activities
  - Transportation

Obesity (bariatric) surgery
- Weight management treatment or drugs intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity except as described in the Eligible health services under your plan – Preventive care and wellness section, including preventive services for obesity screening and weight management interventions. This is regardless of the existence of other medical conditions. Examples of these are:
  - Liposuction, banding, gastric stapling, gastric by-pass and other forms of bariatric surgery
  - Surgical procedures, medical treatments and weight control/loss programs primarily intended to treat, or are related to the treatment of obesity, including morbid obesity
  - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications
  - Hypnosis or other forms of therapy
  - Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement

Oral and maxillofacial treatment (mouth, jaws and teeth)
- Dental implants

Transplant services
- Services and supplies furnished to a donor when the recipient is not a covered person
- Harvesting and storage of organs, without intending to use them for immediate transplantation for your existing illness
- Harvesting and/or storage of bone marrow, hematopoietic stem cells, or other blood cells without intending to use them for transplantation within 12 months from harvesting, for an existing illness
Treatment of infertility

- Injectable infertility medication, including but not limited to menotropins, hCG, and GnRH agonists.
- All charges associated with:
  - Surrogacy for you or the surrogate. A surrogate is a female carrying her own genetically related child where the child is conceived with the intention of turning the child over to be raised by others, including the biological father.
  - Cryopreservation (freezing) of eggs, embryos or sperm.
  - Storage of eggs, embryos, or sperm.
  - Thawing of cryopreserved (frozen) eggs, embryos or sperm.
  - The care of the donor in a donor egg cycle. This includes, but is not limited to, any payments to the donor, donor screening fees, fees for lab tests, and any charges associated with care of the donor required for donor egg retrievals or transfers.
  - The use of a gestational carrier for the female acting as the gestational carrier. A gestational carrier is a female carrying an embryo to which she is not genetically related.
  - Obtaining sperm from a person not covered under this plan.
- Home ovulation prediction kits or home pregnancy tests.
- The purchase of donor embryos, donor oocytes, or donor sperm.
- Reversal of voluntary sterilizations, including follow-up care.
- Ovulation induction with menotropins, Intrauterine insemination and any related services, products or procedures.
- In vitro fertilization (IVF), Zygote intrafallopian transfer (ZIFT), Gamete intrafallopian transfer (GIFT), Cryopreserved embryo transfers and any related services, products or procedures (such as Intracytoplasmic sperm injection (ICSI) or ovum microsurgery).

Specific therapies and tests

Outpatient infusion therapy

- Enteral nutrition
- Blood transfusions and blood products
- Dialysis

Specialty prescription drugs

- Specialty prescription drugs and medicines provided by your employer or through a third party vendor contract with your employer.
- Drugs that are included on the list of specialty prescription drugs as covered under your outpatient prescription drug plan.

Other services

Ambulance services

- Fixed wing air ambulance from an out-of-network provider

Clinical trial therapies (experimental or investigational)

- Your plan does not cover clinical trial therapies (experimental or investigational), except as described in the Eligible health services under your plan - Clinical trial therapies (experimental or investigational) section.
Clinical trial therapies (routine patient costs)
- Services and supplies related to data collection and record-keeping that is solely needed due to the clinical trial (i.e. protocol-induced costs)
- Services and supplies provided by the trial sponsor without charge to you
- The experimental intervention itself (except medically necessary Category B investigational devices and promising experimental and investigational interventions for terminal illnesses in certain clinical trials in accordance with Aetna’s claim policies).

Durable medical equipment (DME)
Examples of these items are:
- Whirlpools
- Portable whirlpool pumps
- Massage table
- Sauna baths
- Message devices (personal voice recorder)
- Over bed tables
- Elevators
- Communication aids
- Vision aids
- Telephone alert systems

Nutritional supplements
- Any food item, including infant formulas, nutritional supplements, vitamins, plus prescription vitamins, medical foods and other nutritional items, even if it is the sole source of nutrition, except as covered in the Eligible health services under your plan – Other services section.

Prosthetic devices
- Services covered under any other benefit
- Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace
- Trusses, corsets, and other support items
- Repair and replacement due to loss, misuse, abuse or theft

Vision Care
Adult vision care
- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes
Vision care services and supplies
Your plan does not cover vision care services and supplies, except as described in the Eligible health services under your plan – Other services section.

- Special supplies such as non-prescription sunglasses
- Special vision procedures, such as orthoptics or vision therapy
- Eye exams during your stay in a hospital or other facility for health care
- Eye exams for contact lenses or their fitting
- Eyeglasses or duplicate or spare eyeglasses or lenses or frames
- Replacement of lenses or frames that are lost or stolen or broken
- Acuity tests
- Eye surgery for the correction of vision, including radial keratotomy, LASIK and similar procedures
- Services to treat errors of refraction

Outpatient prescription drugs

Preventive contraceptives
Brand-name prescription drug forms of contraception in each of the methods identified by the FDA
Who provides the care

Just as the starting point for coverage under your plan is whether the services and supplies are eligible health services, the foundation for getting covered care is the network. This section tells you about providers.

Providers
When you need medical care, you can go to any provider to provide eligible health services to you.

You will have to pay for services at the time that they are provided. You will be required to pay the full charges and submit a claim for reimbursement to us. You are responsible for completing and submitting claim forms for reimbursement of eligible health services that you paid directly to a provider.

What the plan pays and what you pay

Who pays for your eligible health services – this plan, both of us, or just you? That depends. This section gives the general rule and explains these key terms:

• Your coinsurance
• Your maximum out-of-pocket limit

We also remind you that sometimes you will be responsible for paying the entire bill: for example, if you get care that is not an eligible health service.

The general rule
When you get eligible health services:

• The plan and you share the expense. The schedule of benefits lists how much your plan pays and how much you pay for each type of health care service. Your share is called a coinsurance

And then

• The plan pays the entire expense after you reach any maximum out-of-pocket limit.

When we say “expense” in this general rule, we mean the recognized charge for a provider. See the Glossary section for what these terms mean.

Important exception – when your plan pays all
Your plan pays the entire expense for all eligible health services under the preventive care and wellness benefit.

Important exceptions – when you pay all
You pay the entire expense for an eligible health service:

• When you get a health care service or supply that is not medically necessary. See the Medical necessity requirements section.

In all these cases, the provider may require you to pay the entire charge. Any amount you pay will not count towards your deductible or towards your maximum out-of-pocket limit.

Special financial responsibility
You are responsible for the entire expense of:
• Cancelled or missed appointments

Neither you nor we are responsible for:
• Charges for which you have no legal obligation to pay
• Charges that would not be made if you did not have coverage

Where your schedule of benefits fits in

How your coinsurance works
Your coinsurance is the amount you pay for eligible health services. Your schedule of benefits shows you which coinsurance you need to pay for specific eligible health services.

Important note:
See the schedule of benefits for any copayments/coinsurance, and maximum age, visits, days, hours, admissions that may apply.
When you disagree - claim decisions and appeals procedures

In the previous section, we explained how you and we share responsibility for paying for your eligible health services.

When a claim comes in, we decide and tell you how you and we will split the expense. We also explain what you can do if you think we got it wrong.

Claim procedures

<table>
<thead>
<tr>
<th>Notice</th>
<th>Requirement</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit a claim</td>
<td>• You should notify and request a claim form from us.</td>
<td>• You must send us notice and proof as soon as reasonably possible.</td>
</tr>
<tr>
<td></td>
<td>• The claim form will provide instructions on how to complete and where to</td>
<td>• If you are unable to complete a claim form, you may send us:</td>
</tr>
<tr>
<td></td>
<td>send the form(s).</td>
<td>- A description of services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Bill of charges</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Any medical documentation you received from your provider</td>
</tr>
<tr>
<td>Proof of loss (claim)</td>
<td>• A completed claim form and any additional information required by us.</td>
<td>• You must send us notice and proof as soon as reasonably possible.</td>
</tr>
<tr>
<td>Benefit payment</td>
<td>• Written proof must be provided for all benefits.</td>
<td>• Benefits will be paid as soon as the necessary proof to support the</td>
</tr>
<tr>
<td></td>
<td>• If we challenge any portion of a claim, the unchallenged portion of the</td>
<td>claim is received.</td>
</tr>
<tr>
<td></td>
<td>claim will be paid promptly after the receipt of proof of loss.</td>
<td></td>
</tr>
</tbody>
</table>
Types of claims and communicating our claim decisions
You or your provider is required to send us a claim in writing. You can request a claim form from us. We will review that claim for payment to the provider or to you as appropriate.

There are different types of claims. The amount of time that we have to tell you about our decision on a claim depends on the type of claim. The section below will tell you about the different types of claims.

Urgent care claim
An urgent claim is one for which the doctor treating you decides a delay in getting medical care could put your life or health at risk. Or a delay might put your ability to regain maximum function at risk. It could also be a situation in which you need care to avoid severe pain.

If you are pregnant, an urgent claim also includes a situation that can cause serious risk to the health of your unborn baby.

Pre-service claim
A pre-service claim is a claim that involves services you have not yet received and which we will pay for only if we precertify them.

Post-service claim
A post service claim is a claim that involves health care services you have already received.

Concurrent care claim extension
A concurrent care claim extension occurs when you ask us to approve more services than we already have approved. Examples are extending a hospital stay or adding a number of visits to a provider.

Concurrent care claim reduction or termination
A concurrent care claim reduction or termination occurs when we decide to reduce or stop payment for an already approved course of treatment. We will notify you of such a determination. You will have enough time to file an appeal. Your coverage for the service or supply will continue until you receive a final appeal decision from us or an external review organization if the situation is eligible for external review.

During this continuation period, you are still responsible for your share of the costs, such as copayments/coinsurance and deductibles that apply to the service or supply. If we uphold our decision at the final internal appeal, you will be responsible for all of the expenses for the service or supply received during the continuation period.

The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

We may need to tell your physician about our decision on some types of claims, such as a concurrent care claim, or a claim when you are already receiving the health care services or are in the hospital.
<table>
<thead>
<tr>
<th>Type of notice</th>
<th>Urgent care claim</th>
<th>Pre-service claim</th>
<th>Post-service claim</th>
<th>Concurrent care claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial determination (us)</td>
<td>72 hours</td>
<td>8 business days</td>
<td>30 days</td>
<td>24 hours for urgent request*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>for non-electronic (paper) precertification request</td>
<td></td>
<td>15 calendar days for non-urgent request</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 business days</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>for electronic precertification request</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extensions</td>
<td>None</td>
<td>15 days</td>
<td>15 days</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Additional information request (us)</td>
<td>48 hours</td>
<td>15 days</td>
<td>30 days</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Response to additional information request (you)</td>
<td>48 hours</td>
<td>45 days</td>
<td>45 days</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

*We have to receive the request at least 24 hours before the previously approved health care services end.

**Adverse benefit determinations**

We pay many claims at the recognized charge with a provider, except for your share of the costs. But sometimes we pay only some of the claim. And sometimes we deny payment entirely. Any time we deny even part of the claim that is an “adverse benefit determination” or “adverse decision”. It is also an “adverse benefit determination” if we rescind your coverage entirely.

If we make an adverse benefit determination, we will tell you in writing.

**The difference between a complaint and an appeal**

**A complaint**

You may not be happy about a provider or an operational issue, and you may want to complain. You can call the toll-free number on your ID card, or write Member Services. Your complaint should include a description of the issue. You should include copies of any records or documents that you think are important. We will review the information and provide you with a written response within 30 calendar days of receiving the complaint. We will let you know if we need more information to make a decision.

**An appeal**

You can ask us to re-review an adverse benefit determination. This is called an appeal. You can appeal to us by calling the toll-free number on your ID card.

**Appeals of adverse benefit determinations**

You can appeal our adverse benefit determination. We will assign your appeal to someone who was not involved in making the original decision. You must file an appeal within 180 calendar days from the time you receive the notice of an adverse benefit determination.

You can appeal by sending a written appeal to the address on the notice of adverse benefit determination, or by calling the toll-free number on your ID card. You need to include:

- Your name
- The policyholder’s name
• A copy of the adverse benefit determination
• Your reasons for making the appeal
• Any other information you would like us to consider

Another person may submit an appeal for you, including a provider. That person is called an authorized representative. You need to tell us if you choose to have someone else appeal for you (even if it is your provider). You should fill out an authorized representative form telling us that you are allowing someone to appeal for you. You can get this form on our website or by calling the toll-free number on your ID card. The form will tell you where to send it to us. You can use an authorized representative at any level of appeal.

You can appeal two times under this plan. If you appeal a second time you must present your appeal within 60 calendar days from the date you receive the notice of the first appeal decision.

**Urgent care or pre-service claim appeals**
If your claim is an urgent claim or a pre-service claim, your provider may appeal for you without having to fill out a form.

We will provide you with any new or additional information that we used or that was developed by us to review your claim. We will provide this information at no cost to you before we give you a decision at your last available level of appeal. This decision is called the final adverse benefit determination. You can respond to this information before we tell you what our final decision is.

**Timeframes for deciding appeals**
The amount of time that we have to tell you about our decision on an appeal claim depends on the type of claim. The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

<table>
<thead>
<tr>
<th>Type of notice</th>
<th>Urgent care claim</th>
<th>Pre-service claim</th>
<th>Post-service claim</th>
<th>Concurrent care claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appeal determinations at each level (us)</td>
<td>36 hours</td>
<td>15 days</td>
<td>15 days (level 1)</td>
<td>As appropriate to type of claim</td>
</tr>
<tr>
<td>Extensions</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Exhaustion of appeals process
In most situations you must complete the two levels of appeal with us before you can take these other actions regarding an alleged breach of the policy terms by Aetna Life & Casualty (Bermuda) Ltd.; or any matter within the scope of the Appeals Procedure:

- Contact your U.S. state’s Department of Insurance to request an investigation of a complaint or Appeal;
or
- File a complaint or Appeal with your state’s Department of Insurance
- Appeal through an external review process
- Pursue arbitration, litigation or other type of administrative proceeding

But sometimes you do not have to complete the two levels of appeals process before you may take other actions. These situations are:

- You have an urgent claim or a claim that involves ongoing treatment. You can have your claim reviewed internally and at the same time through the external review process.
- We did not follow all of the claim determination and appeal requirements of the Federal Department of Health and Human Services. But, you will not be able to proceed directly to external review if:
  - The rule violation was minor and not likely to influence a decision or harm you
  - The violation was for a good cause or beyond our control
  - The violation was part of an ongoing, good faith exchange between you and us

External review
External review is a review done by people in an organization outside of Aetna. This is called an external review organization (ERO).

You have a right to external review only if:

- Our claim decision involved medical judgment.
- We decided the service or supply is not medically necessary or not appropriate.
- We decided the service or supply is experimental or investigational.
- You have received an adverse determination.

If our claim decision is one for which you can seek external review, we will say that in the notice of adverse benefit determination or final adverse benefit determination we send you. That notice also will describe the external review process. It will include a copy of the request for external review form at the final adverse determination level.

You must submit the Request for External Review Form:

- To Aetna
- Within 4 months of the date you received the decision from us
- And you must include a copy of the notice from us and all other important information that supports your request

You will pay for any information that you send and want reviewed by the ERO. We will pay for information we send to the ERO plus the cost of the review.

The state will:

- Contact the ERO that will conduct the review of your claim.
The ERO will:
- Assign the appeal to one or more independent clinical reviewers that have the proper expertise to do the review
- Consider appropriate credible information that you sent
- Follow our contractual documents and your plan of benefits
- Send notification of the decision within 45 calendar days of the date we receive your request form and all the necessary information

We will stand by the decision that the ERO makes, unless we can show conflict of interest, bias or fraud.

**How long will it take to get an ERO decision?**
We will tell you of the ERO decision not more than 45 calendar days after we receive your notice of external review form with all the information you need to send in.

But sometimes you can get a faster external review decision. Your provider must call us or send us a request for external review form.

There are two scenarios when you may be able to get a faster external review:

**For initial adverse determinations**
Your provider tells us that a delay in your receiving health care services would:
- Jeopardize your life, health or ability to regain maximum function, or
- Be much less effective if not started right away (in the case of experimental or investigational treatment)

**For final adverse determinations**
Your provider tells us that a delay in your receiving health care services would:
- Jeopardize your life, health or ability to regain maximum function
- Be much less effective if not started right away (in the case of experimental or investigational treatment), or
- The final adverse determination concerns an admission, availability of care, continued stay or health care service for which you received emergency services, but have not been discharged from a facility

If your situation qualifies for this faster review, you will receive a decision within 72 hours of us getting your request.

**Recordkeeping**
We will keep the records of all complaints and appeals for at least 10 years.

**Fees and expenses**
We do not pay any fees or expenses incurred by you in pursuing a complaint or appeal.
Coordination of benefits

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB).

Key terms
Here are some key terms we use in this section. These terms will help you understand this COB section.

Allowable expense means:
• A health care expense that any of your health plans cover to any degree. If the health care service is not covered by any of the plans, it is not an allowable expense. For example, cosmetic surgery generally is not an allowable expense under this plan.

In this section when we talk about a “plan” through which you may have other coverage for health care expenses, we mean:
• Group, blanket, or franchise health insurance policies issued by insurers, HMOs, or health care service contractors
• Labor-management trustee plans, labor organization plans, employer organization plans, or employee benefit organization plans
• An automobile insurance policy
• Medicare or other governmental benefits
• Any contract that you can obtain or maintain only because of membership in or connection with a particular organization or group

Here’s how COB works
• When this is the primary plan, we will pay your medical claims first as if the other plan does not exist
• When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid
• We will never pay an amount that, together with payments from your other coverage, add up to more than 100% of the allowable expenses.

Determining who pays
Reading from top to bottom the first rule that applies will determine which plan is primary and which is secondary.

A plan that does not contain a COB provision is always the primary plan.

<table>
<thead>
<tr>
<th>If you are covered as a:</th>
<th>Primary plan</th>
<th>Secondary plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-dependent or dependent</td>
<td>The plan covering you as an employee or retired employee</td>
<td>The plan covering you as a dependent</td>
</tr>
<tr>
<td>Exception to the rule above when you are eligible for Medicare</td>
<td>If you or your spouse have Medicare coverage, the rule above may be reversed. If you have any questions about this you can contact us: • Online: Log on to your Aetna secure member website at <a href="http://www.aetnainternational.com">www.aetnainternational.com</a>. Select Find a Form, then select Your Other Health Plans. • By phone: Call the toll-free number on your ID card.</td>
<td></td>
</tr>
<tr>
<td>Child of:</td>
<td>The “birthday rule” applies. The plan of the parent whose birthday* (month and day only) falls earlier in the calendar year. *Same birthdays--the plan that has covered a parent longer is primary</td>
<td>The plan of the parent born later in the year (month and day only)*. *Same birthdays--the plan that has covered a parent longer is primary</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>• Parents who are married or living together</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child of:</td>
<td>The plan of the parent whom the court said is responsible for health coverage But if that parent has no coverage then their spouse's plan is primary</td>
<td>The plan of the other parent But if that parent has no coverage, then their spouse’s plan is primary</td>
</tr>
<tr>
<td>• Parents separated or divorced or not living together</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• With court-order</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child of:</td>
<td>Primary and secondary coverage is based on the birthday rule</td>
<td></td>
</tr>
<tr>
<td>• Parents separated or divorced or not living together – court-order states both parents are responsible for coverage or have joint custody</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child of:</td>
<td>The order of benefit payments is:</td>
<td></td>
</tr>
</tbody>
</table>
| • Parents separated or divorced or not living together and there is no court-order | • The plan of the custodial parent pays first  
• The plan of the spouse of the custodial parent (if any) pays second  
• The plan of the noncustodial parents pays next  
• The plan of the spouse of the noncustodial parent (if any) pays last |                                                                                                                                                    |
| • Child covered by: Individual who is not a parent (i.e. stepparent or grandparent) | Treat the person the same as a parent when making the order of benefits determination:  
See Child of content above |                                                                                                                                                    |
| Active or inactive employee                                            | The plan covering you as an active employee (or as a dependent of an active employee) is primary to a plan covering you as a laid off or retired employee (or as a dependent of a former employee) | A plan that covers the person as a laid off or retired employee (or as a dependent of a former employee) is secondary to a plan that covers the person as an active employee (or as a dependent of an active employee) |
| COBRA or state continuation                                            | The plan covering you as an employee or retiree or the dependent of an employee or retiree is primary to COBRA or state continuation coverage | COBRA or state continuation coverage is secondary to the plan that covers the person as an employee or retiree or the dependent of an employee or retiree |
**Longer or shorter length of coverage**

If none of the above rules determine the order of payment, the plan that has covered the person longer is primary.

**Other rules do not apply**

If none of the above rules apply, the plans share expenses equally.

---

**How are benefits paid?**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary plan</strong></td>
<td>The primary plan pays your claims as if there is no other health plan involved</td>
</tr>
<tr>
<td><strong>Secondary plan</strong></td>
<td>The secondary plan calculates payment as if the primary plan did not exist and then applies that amount to any allowable expenses under the secondary plan that were not covered by the primary plan. The secondary plan will reduce payments so the total payments do not exceed 100% of the total allowable expense</td>
</tr>
</tbody>
</table>

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**How COB works with Medicare**

This section explains how the benefits under this plan interact with benefits available under Medicare.

Medicare, when used in this plan, means the health insurance provided by Title XVIII of the Social Security Act, as amended. It also includes Health Maintenance Organization (HMO) or similar coverage that is an authorized alternative to Parts A and B of Medicare.

You are eligible for Medicare when you are covered under it by reason of:

- Age, disability, or
- End stage renal disease

When you are eligible for Medicare, the plan coordinates the benefits it pays with the benefits that Medicare pays. Sometimes, this plan is the primary plan, which means that the plan pays benefits before Medicare pays benefits. Sometimes, this plan is the secondary plan, and pays benefits after Medicare or after an amount that Medicare would have paid had you been covered.

**Who pays first?**

<table>
<thead>
<tr>
<th>If you are eligible due to age and have group health plan coverage based on your or your spouse’s current employment and:</th>
<th>Primary plan</th>
<th>Secondary plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>The employer has 20 or more employees</td>
<td>Your plan</td>
<td>Medicare</td>
</tr>
<tr>
<td>You are retired</td>
<td>Medicare</td>
<td>Your plan</td>
</tr>
</tbody>
</table>
If you have Medicare because of:

<table>
<thead>
<tr>
<th>Condition</th>
<th>Plan Coverage</th>
<th>Medicare Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>End stage renal disease (ESRD)</td>
<td>Your plan will pay first for the first 30 months. Medicare will pay first after this 30 month period.</td>
<td>Medicare</td>
</tr>
<tr>
<td>A disability other than ESRD and the employer has more than 100 employees</td>
<td>Your plan</td>
<td>Medicare</td>
</tr>
</tbody>
</table>

Note regarding ESRD: If you were already eligible for Medicare due to age and then became eligible due to ESRD, Medicare will remain your primary plan and this plan will be secondary.

This plan is secondary to Medicare in all other circumstances.

**How are benefits paid?**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Plan Coverage</th>
<th>Medicare Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>We are primary</td>
<td>We pay your claims as if there is no Medicare coverage.</td>
<td></td>
</tr>
<tr>
<td>Medicare is primary</td>
<td>We calculate our benefit as if there were no Medicare coverage and reduce our benefit so that when combined with the Medicare payment, the total payment is no more than 100% of the allowable expense.</td>
<td></td>
</tr>
</tbody>
</table>

**Other health coverage updates – contact information**

You should contact us if you have any changes to your other coverage. We want to be sure our records are accurate so your claims are processed correctly.

- **Online:** Log on to your Aetna secure member website at [www.aetnainternational.com](http://www.aetnainternational.com). Select Find a Form, then select Your Other Health Plans.
- **By phone:** Call the toll-free number on your ID card.

**Right to receive and release needed information**

We have the right to release or obtain any information we need for COB purposes. That includes information we need to recover any payments from your other health plans.

**Right to pay another carrier**

Sometimes another plan pays something we would have paid under your plan. When that happens, we will pay your plan benefit to the other plan.

**Right of recovery**

If we pay more than we should have under the COB rules, we may recover the excess from:

- Any person we paid or for whom we paid, or
- Any other plan that is responsible under these COB rules.
When coverage ends

Coverage can end for a number of reasons. This section tells you how and why coverage ends. And when you may still be able to continue coverage.

When will your coverage end?
Your coverage under this plan will end if:
- This plan is discontinued
- You voluntarily stop your coverage
- The group policy ends
- You are no longer eligible for coverage
- Your employment ends
- You do not make any required contributions
- We end your coverage
- You become covered under another medical plan offered by your employer

When coverage may continue under the plan
Your coverage under this plan will continue if:

<table>
<thead>
<tr>
<th>Your employment ends because of illness, injury, sabbatical or other authorized leave as agreed to by the policyholder and us.</th>
<th>If premium payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Your coverage may continue, until stopped by the policyholder, but not beyond 30 months from the start of your absence.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your employment ends because of a temporary lay-off, temporary leave of absence, sabbatical, or other authorized leave as agreed to by the policyholder and us.</th>
<th>If premium payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Your coverage will stop on the date that your employment ends.</td>
<td></td>
</tr>
</tbody>
</table>

| Your employment ends because: |
|---|---|
| - Your job has been eliminated |
| - You have been placed on severance, or |
| - This plan allows former employees to continue their coverage. |
| You may be able to continue coverage. See the Special coverage options after your plan coverage ends section. |

<table>
<thead>
<tr>
<th>Your employment ends because of a paid or unpaid medical leave of absence</th>
<th>If premium payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Your coverage may continue until stopped by the policyholder but not beyond 30 months from the start of the absence.</td>
<td></td>
</tr>
</tbody>
</table>
Your employment ends because of a leave of absence that is not a medical leave of absence

If premium payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:

- Your coverage may continue until stopped by the policyholder but not beyond 1 month from the start of the absence.

Your employment ends because of a military leave of absence.

If premium payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:

- Your coverage may continue until stopped by the policyholder but not beyond 24 months from the start of the absence.

It is your policyholder’s responsibility to let us know when your employment ends. The limits above may be extended only if we and the policyholder agree in writing to extend them.

**When will coverage end for any dependents?**

Coverage for your dependent will end if:

- Your dependent is no longer eligible for coverage.
- You do not make the required contribution toward the cost of dependents’ coverage.
- Your coverage ends for any of the reasons listed above, other than:
  - Exhaustion of your overall maximum benefit
  - If you enroll under a group Medicare plan that we offer. However, dependent’s coverage will end if your coverage ends under the Medicare plan
- Your dependent has exhausted the maximum benefit under your medical plan.

In addition, coverage for your domestic partner or civil union partner will end on the earlier of:

- The date this plan no longer allows coverage for domestic partners or civil unions.
- The date the domestic partnership or civil union ends. For domestic partnerships, you should provide the policyholder a completed and signed Declaration of Termination of Domestic Partnership.

**What happens to your dependents if you die?**

Coverage for dependents may continue for some time after your death. See the *Special coverage options after your plan coverage ends* section for more information.

**Why would we end you and your dependents coverage?**

We may immediately end your coverage if:

- You commit fraud or intentionally misrepresent yourself when you applied for or obtained coverage. You can refer to the *General provisions – other things you should know* section for more information on rescissions.

On the date your coverage ends, we will refund to your employer any prepayments for periods after the date your coverage ended.
When will we send you a notice of your coverage ending?

We will send you notice if your coverage is ending. This notice will tell you the date that your coverage ends. Here is how the date is determined (other than the circumstances described in Why would we end your coverage above).

Your coverage will end on either the date you stop active work, or the day before the first premium contribution due date that occurs after you stop active work.

Coverage will end for you and any dependents on the earlier of the date the group policy terminates or at the end of the period defined by the policyholder following the date on which you no longer meet the eligibility requirements.
Special coverage options after your plan coverage ends

This section explains options you may have after your coverage ends under this plan. Your individual situation will determine what options you will have.

Continuation of coverage for other reasons
To request an extension of coverage, just call the toll-free Member Services number on your ID card.

How can you extend coverage if you are totally disabled when coverage ends?
Your coverage may be extended if you or your dependents are totally disabled when coverage ends. Only the medical condition which caused the total disability is covered during your extension.

You are “totally disabled” if you cannot work at your own occupation or any other occupation for pay or profit.

Your dependent is “totally disabled” if that person cannot engage in most normal activities of a healthy person of the same age and gender.

You may extend coverage only for services and supplies related to the disabling condition until the earliest of:
- When you or your dependents are no longer totally disabled
- When you become covered by another health benefits plan
- 12 months of coverage

How can you extend coverage for your disabled child beyond the plan age limits?
You have the right to extend coverage for your dependent child beyond the plan age limits. If your disabled child:
- Is not able to be self-supporting because of mental or physical disability, and
- Depends mainly (more than 50% of income) on you for support.

The right to coverage will continue only as long as a physician certifies that your child still is disabled.

We may ask you to send us proof of the disability within 90 days of the date coverage would have ended. Before we extend coverage, we may ask that your child get a physical exam. We will pay for that exam.

We may ask you to send proof that your child is disabled after coverage is extended. We won’t ask for this proof more than once a year. You must send it to us within 31 days of our request. If you don’t, we can terminate coverage for your dependent child.

How can you extend coverage for a child in college on medical leave?
You have the right to extend coverage for your dependent college student who takes a medically necessary leave of absence from school. The right to coverage will be extended until the earlier of:
- One year after the leave of absence begins, or
- The date coverage would otherwise end.

To extend coverage the leave of absence must:
- Begin while the dependent child is suffering from a serious illness or injury,
- Cause the dependent child to lose status as a full-time student under the plan, and
- Be certified by the treating doctor as medically necessary due to a serious illness or injury.

The doctor treating your child will be asked to keep us informed of any changes.
General provisions – other things you should know

Administrative provisions

How you and we will interpret this booklet-certificate
We prepared this booklet-certificate according to federal laws and state laws that apply. You and we will interpret it according to these laws. Also, you are bound by our interpretation of this booklet-certificate when we administer your coverage, so long as we use reasonable discretion.

How we administer this plan
We apply policies and procedures we’ve developed to administer this plan.

Who’s responsible to you
We are responsible to you for what our employees and other agents do.

We are not responsible for what is done by your providers.

Coverage and services

Your coverage can change
Your coverage is defined by the group accident and health insurance policy. This document may have amendments too. Under certain circumstances, we or the policyholder or the law may change your plan. When an emergency or epidemic is declared, we may modify or waive precertification, prescription quantity limits or your cost share if you are affected. Only Aetna may waive a requirement of your plan. No other person, including the policyholder or provider, can do this.

If a service cannot be provided to you
Sometimes things happen that are outside of our control. These are things such as natural disasters, epidemics, fire and riots.

We will try hard to get you access to the services you need even if these things happen. But if we can’t, we may refund you or the policyholder any unearned premium.

Legal action
You must complete the internal appeal process before you take any legal action against us for any expense or bill. See the When you disagree -claim decisions and appeal procedures section. You cannot take any action until 60 days after we receive written submission of claim.

No legal action can be brought to recover payment under any benefit after 3 years from the deadline for filing claims.

Physical examinations and evaluations
At our expense, we have the right to have a physician of our choice examine you. This will be done at all reasonable times while certification or a claim for benefits is pending or under review.

Records of expenses
You should keep complete records of your expenses. They may be needed for a claim.
Things that would be important to keep are:

- Names of physicians, dentists and others who furnish services
- Dates expenses are incurred
- Copies of all bills and receipts

**Honest mistakes and intentional deception**

**Honest mistakes**
You or the policyholder may make an honest mistake when you share facts with us. When we learn of the mistake, we may make a fair change in premium contribution or in your coverage. If we do, we will tell you what the mistake was. We won’t make a change if the mistake happened more than 2 years before we learned of it.

**Intentional deception**
If we learn that you defrauded us or you intentionally misrepresented material facts, we can take actions that can have serious consequences for your coverage. These serious consequences include, but are not limited to:

- Loss of coverage, starting at some time in the past. This is called rescission.
- Loss of coverage going forward.
- Denial of benefits.
- Recovery of amounts we already paid.

We also may report fraud to criminal authorities.

Rescission means you lose coverage both going forward and going backward. If we paid claims for your past coverage, we will want the money back.

You have special rights if we rescind your coverage.

- We will give you 30 days advanced written notice of any rescission of coverage.
- You have the right to an Aetna appeal.
- You have the right to a third party review conducted by an independent external review organization.

**Some other money issues**

**Assignment of benefits**
When you see a provider they will usually bill us directly. When you see a provider, we may choose to pay you or to pay the provider directly. Unless we have agreed to do so in writing and to the extent allowed by law, we will not accept an assignment to a provider or facility under this group policy. This may include:

- The benefits due
- The right to receive payments or
- Any claim you make for damages resulting from a breach, or alleged breach, of the terms of this group policy.

To request assignment you must complete an assignment form. The assignment form is available from the employer. The completed form must be sent to us for consent.

**Financial sanctions exclusions**
If coverage provided under this certificate violates or will violate any economic or trade sanctions, the coverage will be invalid immediately. For example, we cannot pay for eligible health services if it violates a financial sanction regulation. This includes sanctions related to a person or a country under sanction by the United States, unless it is allowed under a written license from the Office of Foreign Asset Control (OFAC). You can find out more by visiting [http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).
Premium contribution
This plan requires the policyholder to make premium payments. If payments are made through a payroll deduction with the policyholder, the policyholder will forward your payment to us. We will not pay benefits under this booklet-certificate if premium payments are not made. Any benefit payment denial is subject to our appeals procedure. See the When you disagree - claim decisions and appeals procedures section.

Recovery of overpayments
We sometimes pay too much for eligible health services or pay for something that this plan doesn’t cover. If we do, we can require the person we paid – you or your provider – to return what we paid. If we don’t do that we have the right to reduce any future benefit payments by the amount we paid by mistake.

Your health information
We will protect your health information. We will only use or share it with others as needed for your care and treatment. We will also use and share it to help us process your providers’ claims and manage your plan.

You can get a free copy of our Notice of Privacy Practices. Just call the toll-free number on your ID card.

When you accept coverage under this plan, you agree to let your providers share information with us. We need information about your physical and mental condition and care.

Effect of benefits under other plans

Effect of a Health Maintenance Organization plan (an HMO plan) on coverage
If you are eligible and have chosen medical coverage under an HMO plan offered by the employer, you will be excluded from medical coverage (except vision care, if any,) on the date of your coverage under the HMO plan.

<table>
<thead>
<tr>
<th>If you and your covered dependents:</th>
<th>Change of coverage:</th>
<th>Coverage takes effect:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Live in an HMO plan enrollment area</td>
<td>During an open enrollment period</td>
<td>Group policy anniversary date after the open enrollment period</td>
</tr>
<tr>
<td>Live in an HMO plan enrollment area</td>
<td>Not during an open enrollment period</td>
<td>Only if and when we give our written consent</td>
</tr>
<tr>
<td>Move from an HMO plan enrollment area or the HMO discontinues</td>
<td>Within 31 days</td>
<td>On the date you elect such coverage</td>
</tr>
<tr>
<td>Move from an HMO plan enrollment area or the HMO discontinues</td>
<td>After 31 days</td>
<td>Only if and when we give our written consent</td>
</tr>
</tbody>
</table>

Extension of benefits for pregnancy

<table>
<thead>
<tr>
<th>If you are:</th>
<th>Evidence you must provide:</th>
<th>Extension:</th>
<th>Extension will end the earlier of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In a hospital not affiliated with the HMO plan</td>
<td>The HMO plan provides an extension of benefits for pregnancy</td>
<td>Same length of time and for the same conditions as the HMO plan provides</td>
<td>• The end of a 90 day period, or • The date the person is not confined</td>
</tr>
</tbody>
</table>

No benefits will be paid for any charges for services rendered or supplies received under an HMO plan.
Effect of prior coverage - transferred business

Prior coverage means:

- Any plan of group coverage that has been replaced by coverage under part or this entire plan.
- The plan must have been sponsored by the policyholder (e.g., transferred business).
- If you are eligible, the replacement can be complete, or in part for your eligible class. Any such plan is prior coverage if provided by another group contract or any benefit section of this plan.

If your coverage under any part of this plan replaces any prior coverage, any benefits provided under such prior coverage may reduce benefits payable under this plan. See the General coverage provisions section of the schedule of benefits.

Health coverage under this plan will continue uninterrupted as to your dependent college student who takes a medically necessary leave of absence from school. See the Special coverage options after your plan coverage ends – How can you extend coverage for a child in college on medical leave? section.

Outside the U.S. benefits

Reimbursement for providers outside of the United States

If, acting reasonably, we determine that any central bank or relevant government or governmental authority imposes an artificial exchange rate (including without limitation an exchange rate which is inconsistent with the free market exchange rate) in relation to a relevant currency for any reason, we may, in our sole discretion, reimburse you for your valid claims pursuant to this agreement for treatment in such country in any manner we may reasonably decide.

In making such determination, we shall seek to ensure that, in keeping with the fundamental basis of any contract of insurance, we indemnify you for your loss (subject to the terms and conditions of your policy) but do not unjustly enrich you as may have been the case had we applied such artificial exchange rate to pay you in another currency.

Providers In the United States

Payment will be issued in either:

- The applicable local currency (if feasible, at the sole discretion of Aetna).
- The currency in which the policy premium was paid, if you do not have a bank account in local currency. The amount will equal the applicable recognized charge.
Glossary

**Aetna**
*Aetna Life Insurance Company*, an affiliate, or a third party vendor under contract with *Aetna*.

**Ambulance**
A vehicle staffed by medical personnel and equipped to transport an ill or injured person.

**Behavioral health provider**
An individual professional that is properly licensed or certified to provide diagnostic and/or therapeutic services for *mental disorders* and *substance abuse* under the laws of the jurisdiction where the individual practices.

**Body mass index**
This is a degree of obesity and is calculated by dividing your weight in kilograms by your height in meters squared.

**Brand-name prescription drug**
A U.S. Food and Drug Administration (FDA) approved *prescription drug* marketed with a specific brand name by the company that manufactures it, usually by the company which develops and patents it.

**Coinsurance**
The specific percentage you and the plan have to pay for a health care service listed in the schedule of benefits.

**Copay/copayments**
The specific dollar amount or percentage you have to pay for a health care service listed in the schedule of benefits.

**Cosmetic**
Services, drugs or supplies that are primarily intended to alter, improve or enhance your appearance.

**Covered benefits**
*Eligible health services* that meet the requirements for coverage under the terms of this plan, including:

1. They are *medically necessary*.
2. You received *precertification* if required.

**Custodial care**
Services and supplies mainly intended to help meet your activities of daily living or other personal needs. Care may be *custodial care* even if it prescribed by a *physician* or given by trained medical personnel.

**Deductible**
The amount you pay for *eligible health services* per Calendar Year before your plan starts to pay as listed in the schedule of benefits.
Detoxification
The process where an alcohol or drug intoxicated, or alcohol or drug dependent, person is assisted through the period of time needed to eliminate the:
- Intoxicating alcohol or drug
- Alcohol or drug-dependent factors
- Alcohol in combination with drugs

This can be done by metabolic or other means determined by a physician or a nurse practitioner working within the scope of their license. The process must keep the physiological risk to the patient at a minimum. And if it takes place in a facility, the facility must meet any applicable licensing standards established by the jurisdiction in which it is located.

Durable medical equipment (DME)
Equipment and the accessories needed to operate it, that is:
- Made to withstand prolonged use
- Mainly used in the treatment of an illness or injury
- Suited for use in the home
- Not normally used by people who do not have an illness or injury
- Not for altering air quality or temperature
- Not for exercise or training

Effective date of coverage
The date your and your dependents’ coverage begins under this booklet-certificate as noted in Aetna’s records.

Eligible health services
The health care services and supplies and prescription drugs listed in the Eligible health services under your plan section and not carved out or limited in the exceptions section or in the schedule of benefits.

Emergency admission
An admission to a hospital or treatment facility ordered by a physician within 24 hours after you receive emergency services.

Emergency medical condition
A recent and severe medical condition that would lead a prudent layperson to reasonably believe that the condition, illness or injury is of a severe nature. And that if you don’t get immediate medical care it could result in:
- Placing your health in serious danger
- Serious loss to bodily function
- Serious loss of function to a body part or organ
- Serious danger to the health of a fetus

Emergency services
Treatment given in a hospital’s emergency room for an emergency medical condition. This includes evaluation of, and treatment to stabilize an emergency medical condition.
**Experimental or investigational**
A drug, device, procedure, or treatment that we find is **experimental or investigational** because:

- There is not enough outcome data available from controlled clinical trials published in the peer-reviewed literature to validate its safety and effectiveness for the illness or injury involved
- The needed approval by the FDA has not been given for marketing
- A national medical or dental society or regulatory agency has stated in writing that it is **experimental or investigational** or suitable mainly for research purposes
- It is the subject of a Phase I, Phase II or the experimental or research arm of a Phase III clinical trial. These terms have the meanings given by regulations and other official actions and publications of the FDA and Department of Health and Human Services
- Written protocols or a written consent form used by a facility provider state that it is **experimental or investigational**.

**Generic prescription drug**
A prescription drug with the same dosage, safety, strength, quality, performance and intended use as the brand name product. It is defined as therapeutically equivalent by the U.S. Food and Drug Administration (FDA) and is considered to be as effective as the brand name product.

**Group policy**
The group policy consists of several documents taken together. These documents are:

- The group application
- The group policy
- The booklet-certificate(s)
- The schedule of benefits
- Any amendments to the group policy, booklet-certificate, and schedule of benefits

**Health professional**
A person who is licensed, certified or otherwise authorized by law to provide health care services to the public. For example, physicians, nurses, and physical therapists.

**Home health care agency**
An agency licensed, certified or otherwise authorized by applicable state and federal laws to provide home health care services, such as skilled nursing and other therapeutic services.

**Home health care plan**
A plan of services prescribed by a physician or other health care practitioner to be provided in the home setting. These services are usually provided after your discharge from a hospital or if you are homebound.

**Hospice care**
Care designed to give supportive care to people in the final phase of a terminal illness and focus on comfort and quality of life, rather than cure.

**Hospice care agency**
An agency or organization licensed, certified or otherwise authorized by applicable state and federal laws to provide hospice care. These services may be available in your home or inpatient setting.

**Hospice care program**
A program prescribed by a physician or other health professional to provide hospice care and supportive care to their families.
Hospice facility
An institution specifically licensed, certified or otherwise authorized by applicable state and federal laws to provide hospice care.

Hospital
An institution licensed as a hospital by applicable state and federal laws, and accredited as a hospital by The Joint Commission (TJC).

Hospital does not include a:
- Convalescent facility
- Rest facility
- Nursing facility
- Facility for the aged
- Psychiatric hospital
- Residential treatment facility for substance abuse
- Residential treatment facility for mental disorders
- Extended care facility
- Intermediate care facility
- Skilled nursing facility

Illness
Poor health resulting from disease of the body or mind.

Infertile/infertility
A disease defined by the failure to become pregnant:
- For a female with a male partner, after:
  - 1 year of frequent, unprotected heterosexual sexual intercourse if under the age of 35
  - 6 months of frequent, unprotected heterosexual sexual intercourse if age 35 or older
- For a female without a male partner, after:
  - At least 12 cycles of donor insemination if under the age of 35
  - 6 cycles of donor insemination if age 35 or older
- For a male without a female partner, after:
  - At least 2 abnormal semen analyses obtained at least 2 weeks apart

Injury
Physical damage done to a person or part of their body.

Intensive outpatient program (IOP)
Clinical treatment provided must be no more than 5 days per week, no more than 19 hours per week and a minimum of 2 hours each treatment day of medically necessary services delivered by an appropriately licensed or credentialed practitioner. Services are designed to address a mental disorder or substance abuse issue and may include group, individual, family or multi-family group psychotherapy, psycho educational services, and adjunctive services such as medication monitoring.
Jaw joint disorder
This is:
• A temporomandibular joint (TMJ) dysfunction or any similar disorder of the jaw joint,
• A myofascial pain dysfunction (MPD) of the jaw, or
• Any similar disorder in the relationship between the jaw joint and the related muscles and nerves.

L.P.N.
A licensed practical nurse or a licensed vocational nurse.

Mail order pharmacy
A pharmacy where prescription drugs are legally dispensed by mail or other carrier.

Medically necessary/medical necessity
Health care services that we determine a provider exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that we determine are:
• In accordance with generally accepted standards of medical practice
• Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease
• Not primarily for the convenience of the patient, physician, or other health care provider
• Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient’s illness, injury or disease

Generally accepted standards of medical practice means:
• Standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community
• Following the standards set forth in our clinical policies and applying clinical judgment

Mental disorder
A mental disorder as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) of the American Psychiatric Association is a syndrome characterized by clinically significant disturbance in an individual's cognition, emotion regulation, or behavior that reflects a dysfunction in the psychological, biological, or developmental processes underlying mental functioning. Mental disorders are usually associated with significant distress or disability in social, occupational, or other important activities.

Morbid obesity/morbidly obese
This means the body mass index is well above the normal range and severe medical conditions may also be present, such as:
• High blood pressure
• A heart or lung condition
• Sleep apnea or
• Diabetes

Pharmacy
An establishment where prescription drugs are legally dispensed. This includes a retail pharmacy, mail order pharmacy and specialty pharmacy.
Physician
A skilled health care professional trained and licensed to practice medicine under the laws of the state where they practice; specifically, doctors of medicine or osteopathy.

Premium
The amount you or the policyholder are required to pay to Aetna to continue coverage.

Prescriber
Any provider acting within the scope of his or her license, who has the legal authority to write an order for outpatient prescription drugs.

Prescription
A written order for the dispensing of a prescription drug by a prescriber. If it is a verbal order, it must promptly be put in writing by the network pharmacy.

Prescription drug
An FDA approved drug or biological which can only be dispensed by prescription.

Provider(s)
A physician, other health professional, hospital, skilled nursing facility, home health care agency or other entity or person licensed or certified under applicable state and federal law to provide health care services to you. If state law does not specifically provide for licensure or certification, the entity must meet all Medicare accreditation standards (even if it does not participate in Medicare).

Psychiatric hospital
An institution specifically licensed or certified as a psychiatric hospital by applicable state and federal laws to provide a program for the diagnosis, evaluation, and treatment of alcoholism, drug abuse, mental disorders (including substance-related disorders) or mental illnesses.

Psychiatrist
A psychiatrist generally provides evaluation and treatment of mental, emotional, or behavioral disorders.

Recognized charge
The amount of an out-of-network provider’s charge that is eligible for coverage. Recognized charge will apply to most eligible health services in plans that do not have a network. You are responsible for all amounts above what is eligible for coverage.

The recognized charge depends on the geographic area where you receive the service or supply. The table below shows the method for calculating the recognized charge for specific services or supplies:

<table>
<thead>
<tr>
<th>Service or supply</th>
<th>Recognized charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional services and other services or supplies not mentioned below</td>
<td>The reasonable amount rate</td>
</tr>
<tr>
<td>Services of hospitals and other facilities</td>
<td>The reasonable amount rate</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>110% of the average wholesale price (AWP)</td>
</tr>
<tr>
<td>Dental expenses</td>
<td></td>
</tr>
</tbody>
</table>

Important note: If the provider bills less than the amount calculated using the method above, the recognized charge is what the provider bills.
If your ID card displays the National Advantage Program (NAP) logo your cost may be lower when you get care from a NAP provider. NAP providers are out-of-network providers and third party vendors that have contracts with us but are not network providers.

Special terms used

- **Average wholesale price (AWP)** is the current average wholesale price of a prescription drug listed in the Facts and Comparisons, Medi-span weekly price updates (or any other similar publication chosen by Aetna).

- **Facility charge review (FCR) rate** is an amount that we determine is enough to cover the facility provider’s estimated costs for the service and leave the facility provider with a reasonable profit. For hospitals and other facilities that report costs (or cost-to-charge ratios) to CMS, the FCR rate is based on what the facilities report to CMS. For facilities that do not report costs (or cost-to-charge ratios) to CMS, the FCR rate is based on statewide averages of the facilities that do report to CMS. We may adjust the formula as needed to maintain the reasonableness of the recognized charge. For example, we may make an adjustment if we determine that in a particular state the charges of ambulatory surgery centers (or another class of facility) are much higher than charges of facilities that report costs (or cost-to-charge ratios) to CMS.

- **Geographic area** is normally based on the first three digits of the U.S. Postal Service zip codes. If we determine we need more data for a particular service or supply, we may base rates on a wider geographic area such as an entire state.

- **Medicare allowed rates** are the rates CMS establishes for services and supplies provided to Medicare enrollees. We update our systems with these revised rates within 180 days of receiving them from CMS. If Medicare does not have a rate, we use one or more of the items below to determine the rate:
  - The method CMS uses to set Medicare rates
  - What other providers charge or accept as payment
  - How much work it takes to perform a service
  - Other things as needed to decide what rate is reasonable for a particular service or supply

We may make the following exceptions:

- For inpatient services, our rate may exclude amounts CMS allows for Operating Indirect Medical Education (IME) and Direct Graduate Medical Education (DGME).
- Our rate may also exclude other payments that CMS may make directly to hospitals or other providers. It also may exclude any backdated adjustments made by CMS.
- For anesthesia, our rate may be 105% of the rates CMS establishes for those services or supplies.
- For laboratory, our rate may be 75% of the rates CMS establishes for those services or supplies.
- For DME, our rate may be 75% of the rates CMS establishes for those services or supplies.
- For medications payable/covered as medical benefits rather than prescription drug benefits, our rate may be 100% of the rates CMS establishes for those medications.
• “Reasonable amount rate” means your plan has established a reasonable rate amount as follows:

<table>
<thead>
<tr>
<th>Service or supply</th>
<th>Reasonable amount rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional services</td>
<td>80th percentile value reported in a database prepared by FAIR Health, a nonprofit company. FAIR Health changes these rates periodically:</td>
</tr>
<tr>
<td></td>
<td>• We update our systems with these changes within 180 days after receiving them from FAIR Health</td>
</tr>
<tr>
<td></td>
<td>• If the FAIR Health database becomes unavailable, we have the right to substitute a different database that we believe is comparable</td>
</tr>
<tr>
<td></td>
<td>If the alternative data source does not contain a value for a particular service or supply, we will base the recognized charge on the Medicare allowed rate.</td>
</tr>
<tr>
<td>Inpatient and outpatient charges of hospitals</td>
<td>The Facility charge rate (FCR) rate</td>
</tr>
<tr>
<td>Inpatient and outpatient charges of facilities other than hospitals</td>
<td>The Facility charge rate (FCR) rate</td>
</tr>
</tbody>
</table>

Our reimbursement policies
We reserve the right to apply our reimbursement policies to all out-of-network services including involuntary services. Our reimbursement policies may affect the recognized charge. These policies consider:

• The duration and complexity of a service
• When multiple procedures are billed at the same time, whether additional overhead is required
• Whether an assistant surgeon is necessary for the service
• If follow-up care is included
• Whether other characteristics modify or make a particular service unique
• When a charge includes more than one claim line, whether any services described by a claim line are part of or related to the primary service provided
• The educational level, licensure or length of training of the provider

Our reimbursement policies are based on our review of:

• The Centers for Medicare and Medicaid Services’ (CMS) National Correct Coding Initiative (NCCI) and other external materials that say what billing and coding practices are and are not appropriate
• Generally accepted standards of medical and dental practice
• The views of physicians and dentists practicing in the relevant clinical areas

We use commercial software to administer some of these policies. The policies may be different for professional services and facility services.
**Get the most value out of your benefits**

We have online tools to help decide whether to get care and if so, where. Use the “Estimate the Cost of Care” tool on Aetna’s secure member website. Aetna’s secure member website at [www.aetna.com](http://www.aetna.com) may contain additional information that can help you determine the cost of a service or supply. Log on to Aetna’s secure member website to access the “Estimate the Cost of Care” feature. Within this feature, view our “Cost of Care” and “Cost Estimator” tools.

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**R.N.**

A registered nurse.

**Residential treatment facility (mental disorders)**

- An institution specifically licensed as a residential treatment facility by applicable state and federal laws to provide for mental health residential treatment programs. And is credentialed by Aetna or is accredited by one of the following agencies, commissions or committees for the services being provided:
  - The Joint Commission (TJC)
  - The Committee on Accreditation of Rehabilitation Facilities (CARF)
  - The American Osteopathic Association’s Healthcare Facilities Accreditation Program (HFAP)
  - The Council on Accreditation (COA)

In addition to the above requirements, an institution must meet the following for residential treatment programs treating mental disorders:

- A behavioral health provider must be actively on duty 24 hours per day for 7 days a week.
- The patient must be treated by a psychiatrist at least once per week.
- The medical director must be a psychiatrist.
- Is not a wilderness treatment program (whether or not the program is part of a licensed residential treatment facility or otherwise licensed institution).

**Residential treatment facility (substance abuse)**

- An institution specifically licensed as a residential treatment facility by applicable state and federal laws to provide for substance abuse residential treatment programs. And is credentialed by Aetna or accredited by one of the following agencies, commissions or committees for the services being provided:
  - The Joint Commission (TJC)
  - The Committee on Accreditation of Rehabilitation Facilities (CARF)
  - The American Osteopathic Association’s Healthcare Facilities Accreditation Program (HFAP)
  - The Council on Accreditation (COA)

In addition to the above requirements, an institution must meet the following for chemical dependence residential treatment programs:

- A behavioral health provider or an appropriately state certified professional (CADC, CAC, etc.) must be actively on duty during the day and evening therapeutic programming.
- The medical director must be a physician.
- Is not a wilderness treatment program (whether or not the program is part of a licensed residential treatment facility or otherwise licensed institution).

In addition to the above requirements, for chemical dependence detoxification programs within a residential setting:

- An R.N. must be onsite 24 hours per day for 7 days a week within a residential setting.
- Residential care must be provided under the direct supervision of a physician.
**Room and board**
A facility’s charge for your overnight stay and other services and supplies expressed as a daily or weekly rate.

**Semi-private room rate**
An institution’s room and board charge for most beds in rooms with 2 or more beds. If there are no such rooms, Aetna will calculate the rate based on the rate most commonly charged by similar institutions in the same geographic area.

**Skilled nursing facility**
A facility specifically licensed as a skilled nursing facility by applicable state and federal laws to provide skilled nursing care.

Skilled nursing facilities also include rehabilitation hospitals, and portions of a rehabilitation hospital and a hospital designated for skilled or rehabilitation services.

Skilled nursing facility does not include institutions that provide only:
- Minimal care
- Custodial care services
- Ambulatory care
- Part-time care services

It does not include institutions that primarily provide for the care and treatment of mental disorders or substance abuse.

**Skilled nursing services**
Services provided by an R.N. or L.P.N. within the scope of their license.

**Specialist**
A physician who practices in any generally accepted medical or surgical sub-specialty.

**Stay**
A full-time inpatient confinement for which a room and board charge is made.

**Substance abuse**
This is a physical or psychological dependency, or both, on a controlled substance or alcohol agent. These are defined in the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association. This term does not include conditions you cannot attribute to a mental disorder that are a focus of attention or treatment or an addiction to nicotine products, food or caffeine intoxication.

**Surgery center**
A facility specifically licensed as a freestanding ambulatory surgical facility by applicable state and federal laws to provide outpatient surgery services. If state law does not specifically provide for licensure as an ambulatory surgical facility, the facility must meet all Medicare accreditation standards (even if it does not participate in Medicare).
Surgery or surgical procedures
The diagnosis and treatment of injury, deformity and disease by manual and instrumental means, such as cutting, abrading, suturing, destruction, ablation, removal, lasering, introduction of a catheter (e.g., heart or bladder catheterization) or scope (e.g., colonoscopy or other types of endoscopy), correction of fracture, reduction of dislocation, application of plaster casts, injection into a joint, injection of sclerosing solution, or otherwise physically changing body tissues and organs.

Telemedicine
A consultation between you and a provider who is performing a clinical medical or behavioral health service.

Services can be provided by:
- Two-way audiovisual teleconferencing;
- Telephone calls, except for behavioral health services
- Any other method required by state law

Terminal illness
A medical prognosis that you are not likely to live more than 12 months.

Urgent care facility
A facility licensed as a freestanding medical facility by applicable state and federal laws to treat an urgent condition.

Urgent condition
An illness or injury that requires prompt medical attention but is not an emergency medical condition.
Discount programs

Discount arrangements
We can offer you discounts on health care related goods or services. Sometimes, other companies provide these discounted goods and services. These companies are called “third party service providers”. These third party service providers may pay us so that they can offer you their services.

Third party service providers are independent contractors. The third party service provider is responsible for the goods or services they deliver. We have the right to change or end the arrangements at any time.

These discount arrangements are not insurance. We don’t pay the third party service providers for the services they offer. You are responsible for paying for the discounted goods or services.

Wellness and other incentives
We may encourage you to access certain medical services, use tools (online and others) that enhance your coverage and services and continue participation as an Aetna member through incentives. You and your doctor can talk about these medical services and tools and decide if they are right for you. In connection with a wellness or health improvement program, including but not limited to financial wellness programs, we may provide incentives based on your participation and your results. Incentives may include but are not limited to:

- Modifications to copayment, deductible or coinsurance amounts
- Premium discounts or rebates
- Contributions to a health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards, or
- Any combination of the above.
**Statement of Rights under the Newborns' and Mothers' Health Protection Act**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that you, your physician, or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, you may be required to obtain precertification for any days of confinement that exceed 48 hours (or 96 hours). For information on precertification, contact your plan administrator.

**Notice Regarding Women's Health and Cancer Rights Act**

Under this health plan, as required by the Women's Health and Cancer Rights Act of 1998, coverage will be provided to a person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy for:

1. all stages of reconstruction of the breast on which a mastectomy has been performed;
2. surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. prostheses; and
4. treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the patient, and will be provided in accordance with the plan design, limitations, copays, deductibles, and referral requirements, if any, as outlined in your plan documents.

If you have any questions about our coverage of mastectomies and reconstructive surgery, please contact the Member Services number on your ID card.

Confidentiality Notice
Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By "personal information," we mean information that relates to a member's physical or mental health or condition, the provision of health care to the member, or payment for the provision of health care or disability or life benefits to the member. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the member.

When necessary or appropriate for your care or treatment, the operation of our health, disability or life insurance plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. In our health plans, participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claim payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health, early detection, vocational rehabilitation and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health, disability and life claims analysis and reporting; health services, disability and life research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health, disability and life plans. To the extent permitted by law, we use and disclose personal information as provided above without member consent. However, we recognize that many members do not want to receive unsolicited marketing materials unrelated to their health, disability and life benefits. We do not disclose personal information for these marketing purposes unless the member consents. We also have policies addressing circumstances in which members are unable to give consent.

To obtain a copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Member Services number on your ID card or visit our Internet site at www.aetna.com.
Continuation of Coverage During an Approved Leave of Absence Granted to Comply With Federal Law

This continuation of coverage section applies only for the period of any approved family or medical leave (approved FMLA leave) required by Family and Medical Leave Act of 1993 (FMLA). If your Employer grants you an approved FMLA leave for a period in excess of the period required by FMLA, any continuation of coverage during that excess period will be subject to prior written agreement between Aetna and your Employer.

If your Employer grants you an approved FMLA leave in accordance with FMLA, you may, during the continuance of such approved FMLA leave, continue Health Expense Benefits for you and your eligible dependents.

At the time you request the leave, you must agree to make any contributions required by your Employer to continue coverage. Your Employer must continue to make premium payments.

If Health Expense Benefits has reduction rules applicable by reason of age or retirement, Health Expense Benefits will be subject to such rules while you are on FMLA leave.

Coverage will not be continued beyond the first to occur of:

- The date you are required to make any contribution and you fail to do so.
- The date your Employer determines your approved FMLA leave is terminated.
- The date the coverage involved discontinues as to your eligible class. However, coverage for health expenses may be available to you under another plan sponsored by your Employer.

Any coverage being continued for a dependent will not be continued beyond the date it would otherwise terminate.

If Health Expense Benefits terminate because your approved FMLA leave is deemed terminated by your Employer, you may, on the date of such termination, be eligible for Continuation Under Federal Law on the same terms as though your employment terminated, other than for gross misconduct, on such date. If the group contract provides any other continuation of coverage (for example, upon termination of employment, death, divorce or ceasing to be a defined dependent), you (or your eligible dependents) may be eligible for such continuation on the date your Employer determines your approved FMLA leave is terminated or the date of the event for which the continuation is available.

If you acquire a new dependent while your coverage is continued during an approved FMLA leave, the dependent will be eligible for the continued coverage on the same terms as would be applicable if you were actively at work, not on an approved FMLA leave.

If you return to work for your Employer following the date your Employer determines the approved FMLA leave is terminated, your coverage under the group contract will be in force as though you had continued in active employment rather than going on an approved FMLA leave provided you make request for such coverage within 31 days of the date your Employer determines the approved FMLA leave to be terminated. If you do not make such request within 31 days, coverage will again be effective under the group contract only if and when Aetna gives its written consent.

If any coverage being continued terminates because your Employer determines the approved FMLA leave is terminated, any Conversion Privilege will be available on the same terms as though your employment had terminated on the date your Employer determines the approved FMLA leave is terminated.
Your Aetna International health and wellness programs

Being away from home often means being away from your friends and family support network. As your 24/7 partner in health, we help make sure you have the support you need to thrive. Whether it’s our In Touch Care program to manage chronic conditions or our Employee Assistance Program to help balance your work and personal needs, we’re here for you with the all the tools, resources and programs you need – no matter where you are in the world.
INFORMED HEALTH® Line

A nurse-facilitated health information service designed to help you become a better health care consumer

Arrangements have been made with Informed Health, Inc., an Aetna Life Insurance Company subsidiary company that offers an information service to assist people like you in becoming better consumers of health care. The service, Informed Health Line (IHL), provides you and your eligible dependents with toll-free*, 24-hour access to credible health information. You can either:

(Alternative 1:) Speak to an experienced, U.S.-based, registered nurses who can:

- Answer questions about health concerns
- Provide current, easy to understand information on a wide-range of health issues such as:
  - common prevention strategies
  - chronic conditions; and
  - complex medical situations
- Discuss options for seeking medical attention
- Help you and your eligible dependents prepare for appointments with your providers

To assist multi-lingual callers, registered nurses have access to AT&T’s language translation service.

(NOTE: Informed Health nurses cannot diagnose, prescribe, or give medical advice.)

(Alternative 2:) Access an audio health library from any touch-tone phone, 24 hours-a-day. The audio health library, which is available in either English or Spanish, offers you and your eligible dependents increased flexibility by allowing you to choose how you access the health information you need. You can decide to speak to a nurse right away or go directly to the audio health library which contains information on thousands of health topics including common conditions and diseases, gender and age-specific health issues, mental health/substance abuse, weight loss and much more. Information for the particular conditions specified will be made available through the Audio Health Library by entering a four-digit code that corresponds to the condition.

Advantages of IHL:

Informed Health Line offers useful information to educate you and your eligible dependents about a variety of health topics; increase your awareness and understanding of important health issues; and help you to more effectively communicate with your providers.

For you and your eligible dependents: The IHL service offers 24-hour access to health information provided by qualified U.S.-based professionals, as well as supplemental written materials. These tools may help empower you to actively participate in your care and may help improve the effectiveness and efficiency of that care. For example, information provided by Informed Health Line nurses may help you identify problems to your physicians that might otherwise be ignored, thus leading to early treatment of potentially serious and costly health conditions.

How You Can Take Advantage of Informed Health Line Services:

You may receive:
• a convenient AT&T wallet card that provides the toll-free* telephone number through which health information services can be accessed;
• a welcome flyer that provides an overview of the services available through Informed Health;
• information from on-line medical databases and journals (mailed to you upon request); and
• access to round-the-clock, toll-free*, confidential health care information
Both the Audio Health Library and the Service’s U.S.-based registered nurses are available 24 hours a day, 7 days a week.

You or your eligible dependents can call the toll-free* number that has been provided.

NOTE: Neither Aetna International ® nor Informed Health is a healthcare provider and neither shall be responsible for the availability, quantity, quality, or result of any medical treatment a member may receive, or for a member’s failure to pursue or obtain medical treatment.

*Toll-free calling is available in much of the world. Refer to your Plan’s AT&T Wallet Card for available locations.
Aetna Assistance
Managing emergencies while travelling abroad

Medical emergencies are unpredictable — but if they do happen, Aetna International is there for members and their families no matter where they are in the world. Through Aetna Assistance, we make sure you have access to necessary resources during a medical emergency 24 hours a day, seven days a week year-round.

The following benefits, exclusions and requirements apply to you as the covered member along with any eligible dependents.

Aetna covered services and expenses
Emergency assistance services

- **Emergency or urgent medical evacuation**: Evacuation services may be necessary if you or your eligible dependent develops an emergency or urgent medical situation requiring immediate attention, and adequate medical facilities are not locally available. The plan will cover the cost of medically supervised evacuations to the closest facility capable of providing appropriate care.

- **Medical repatriation coordination**: Following an evacuation, the plan will cover the cost of a one-way economy fare to either your point of origin or to your permanent residence, or if appropriate, to a facility as defined by the plan if it is medically advisable once you are deemed in stable condition. This may include any medically supervised transportation or medical treatment administered en route.

- **Return of mortal remains**: We’ll cover reasonable costs to transport your body or mortal remains to your home country or country of residence as directed by your next of kin or estate. In the event of a burial, we’ll cover the cost of opening or reopening a grave, exclusive right of burial fee and burial costs. In the event of a cremation, we’ll cover the cost of any doctor’s certificates and cremation costs, including the removal of any medical devices before cremation.

- **Return of dependent children**: If a child is left unattended as a result of your accident or illness, we’ll cover the cost of a one-way economy airfare to the child’s permanent residence. Coverage for a qualified attendant will also be provided if required.

- **Companion travel coordination**: Following an evacuation, if you are alone and hospitalised for more than seven (7) days, we’ll cover the cost of a round-trip economy airfare for one person chosen by you to travel to and from the place of hospitalisation.

All evacuations, returns to residence after stabilisation and/or repatriations of mortal remains are coordinated by and subject to prior approval of Aetna International.

Travel expenses

We will cover travel expenses incurred after your evacuation and/or release from the hospital due to illness or injury until you are fit to fly and return to your point of origin.

For the duration of your evacuation and period of admission, we’ll cover:

- **Overnight accommodation costs** up to $125 a night, if deemed necessary
• **The fare for a taxi** to take you from your accommodations to the hospital and back once a day

For any covered members or dependents under the age of 18, we’ll pay the following costs for a parent or legal guardian:

• **Hospital accommodations** to stay with the child if receiving inpatient treatment

• **Reasonable accommodation costs at a hotel** (up to $125 a night) for them to stay with the child if they can’t return to their country of residence and the child’s accommodation costs are covered in this section

**Medical assistance services**

Our Care and Response Excellence (CARE) team of clinicians can provide assistance by email, fax or phone with:

• **Pre-trip planning** — Updated information on required vaccinations, health risks, travel restrictions and weather conditions for worldwide destinations

• **Medical, dental and pharmacy referrals** — Referrals to the most appropriate, nearby medical care resources, including preferred access to our network of medical providers

• **Prescription medicine and vaccines** — Assistance with obtaining prescription medicine and/or vaccines, when not locally available and when legally permissible, upon written authorisation of your primary physician

• **Dispatch of physician or nurse** — Dispatch to your location, where feasible, of a physician or other health care professional to help determine your medical condition and, if hospitalised, your suitability to travel

The benefits listed above are subject to overall evacuation dollar maximum limitations.

**Definitions, requirements and exclusions**

**Definitions**

• **Accident** — A sudden, violent, external, unforeseen and identifiable event

• **Emergency** — A situation that, in the professional opinion of your physician, poses a clear and significant risk of death or imminent serious injury or harm to you or your eligible dependents

• **Home country** — The country where you primarily reside and will return to when repatriated, or a country where you hold a valid passport

• **Host country** — The country you are visiting

• **Member** — Any eligible person who has enrolled in Aetna Assistance through a participating plan sponsor
• **Personal belongings** — Any items you take on, or acquire during, an insured journey that are your personal property or are property you’re personally responsible for

• **Qualified medical practitioner** — A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in; excludes you, your partner, any members of your immediate family or any of your employees

Requirements

Contact and claims requirements

• You or someone on your behalf must contact us as soon as possible to confirm eligibility for covered expenses. Failure to do so may invalidate your eligibility for payment of transportation and other expenses.

• The evacuation method and destination chosen must meet Aetna Assistance requirements. Failure to do so may invalidate payment of subsequent transportation expenses.

• All assistance service-related bills incurred by you or your eligible dependents must be submitted to us for payment consideration.

Exclusions

General exclusions

Some of the costs you may incur during your period of convalescence from a medical emergency are not covered by this plan. These include:

• Meals

• Personal care items (e.g., shampoo, deodorant, etc.)

• Telephone calls

• Ground transportation beyond the specific covered benefits outlined in this document

Travel assistance services exclusions

Aetna Assistance may be able to help with travel issues and coordination when appropriate. You are responsible to pay any costs associated with the following services if they are incurred:

• 24/7 emergency travel assistance

• Translation and interpreter services

• Emergency cash advance assistance

• Replacement of lost travel documents assistance
• Lost luggage assistance

• Legal referrals

Claims exclusions

We will not be responsible for the cost of services or expenses arising from the following situations involving you or your eligible dependents:

• Abuse of drugs or alcohol

• Military or police service operations

• Successful or attempted commission of an unlawful act

• Aviation, except where you or your eligible dependents fly as a passenger in an aircraft properly licensed to carry passengers (except the Military Aircraft Command of the United States or similar air transport service of other countries)

• Travelling against a physician’s advice

• Travelling for the purpose of obtaining medical treatment

• Non-emergency expenses for routine or minor medical problems, tests and exams where there is no clear or significant risk of death or imminent serious injury or harm to you or your eligible dependents

• Loss due to Customs or any other authority legally taking or destroying your property

• A condition not requiring emergency evacuation that would allow for treatment at a future date convenient to you or your eligible dependents

• Mountaineering or rock climbing necessitating the use of guide ropes; potholing; ballooning; motor racing; speed contests; skydiving; hang gliding; parachuting; spelunking; heli-skiing; extreme skiing; bungee cord jumping; deep sea diving utilising a hard helmet with air hose attachments; racing of any kind (other than on foot); and all professional sports

Accessing your emergency benefits

At Aetna International, we are here for you 24/7 — for medical emergencies, non-emergency needs and everything in between. Our member service representatives work closely with Aetna Assistance representatives whenever urgent or emergency situations arise.

In cases of immediate emergency

1. Go immediately to the closest physician or hospital.

2. Once it’s possible, call us (or have someone on your behalf call us) using the emergency number shown on the back of your Aetna International Member ID card.
While we will do everything reasonably possible to direct you or your eligible dependents to the most appropriate care available once we receive a call, we are not responsible for the availability, quantity, quality or result of any medical treatment you may receive or your failure to obtain medical treatment.

**In cases where you are able to call**

Call us using the emergency number on the back of your Member ID card if you or your eligible dependents:

- Have an urgent medical concern or question
- Are hospitalised or are about to be hospitalised
- Are involved in an accident requiring medical treatment
- Are having difficulty locating urgent medical care
- Require a referral for translation services in order to receive urgent medical care

**Information to provide when you call**

When you or your eligible dependents call us in emergency situations, you will need to provide:

- Your policy name
- Your Member ID number (found on your Member ID card)
- Your name or the name of your eligible dependent in need of emergency assistance
- Your identification number affiliated with the group providing this coverage
- The name of the person calling on your behalf if applicable
- The nature of the illness, injury, medical problem or emergency and the type of help needed

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Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to [www.Aetnainternational.com](http://www.Aetnainternational.com).
Whenever coverage provided by any insurance policy is in violation of any U.S, U.N or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

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red24

We’re more than just health insurance. We help protect our members by providing security advice and assistance to keep them safe from political unrest and natural disasters. To do this, we partner with global crisis management experts red24 to make sure members have help — should their safety ever be threatened.

red24’s Advice Line offers valuable information and resources such as:

- Expert safety advice and assistance that’s just a phone call away
- A team of multilingual representatives, political risk analysts and crisis support specialists are available 24/7/365 to provide safety advice and assistance.
- Country intelligence and security advice on countries and cities around the world
- Travelling employees and operational staff get access to security and safety information on more than 285 countries and more than 160 cities.
- Personalized travel reports and safety briefings

In addition, red24 offers Action Response which includes the following personal support and assistance:

- On-the-ground crisis management to protect personal safety
- A worldwide network of crisis support specialists are trained to handle a range of scenarios including civil unrest, adverse weather conditions and terrorism.
- Specialized evacuation services to remove members from potentially life-threatening situations
- A team of crisis support specialists, analysts, and customer service staff work together to seamlessly coordinate evacuation from high-risk situations.

To register for these services, members can visit www.red24.com/aetnaus and enter “US” + their Aetna policy number. From there, members can complete their registration by creating a login username and password. Or they can contact red24’s crisis management experts at +1-646-513-4232.